



FUND FACTS

December 2013



Scheme Name	This product is suitable for investors who are seeking*	Page No.	Scheme Name	This product is suitable for investors who are seeking*	Page No.
L&T Equity Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk ■ (BROWN) 	4	L&T Liquid Fund An open-ended high liquidity income fund	<ul style="list-style-type: none"> Generation of reasonable returns while maintaining safety and superior liquidity over short term Investment predominantly in highly liquid money market instruments, government securities and corporate debt Low risk ■ (BLUE) 	17
L&T Tax Advantage Fund An open-ended equity linked savings scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities High risk ■ (BROWN) 	5	L&T Ultra Short Term Fund An open-ended pure income scheme	<ul style="list-style-type: none"> Generation of reasonable and stable income and liquidity over short term Investments predominantly in highly liquid money market instruments, government securities and corporate debt Low risk ■ (BLUE) 	18
L&T India Special Situations Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital growth Investment predominantly in equity and equity-related securities, with key theme focus being "Special Situations", i.e. "situations that are out of the ordinary" High risk ■ (BROWN) 	6	L&T Floating Rate Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of regular income over short to medium term Investment substantially in floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, government securities and money market instruments Low risk ■ (BLUE) 	19
L&T India Large Cap Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity and equity related securities, including equity derivatives in the Indian markets and foreign securities; with predominant investments in large cap stocks High risk ■ (BROWN) 	7	L&T Low Duration Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of reasonable returns and liquidity over short term Investments primarily in money market and short term debt instruments Low risk ■ (BLUE) 	20
L&T Indo Asia Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities including equity derivatives in Indian and international markets High risk ■ (BROWN) 	8	L&T Short Term Opportunities Fund An open-ended debt scheme	<ul style="list-style-type: none"> Generation of regular returns over short term Investment in fixed income securities of shorter term maturity Low risk ■ (BLUE) 	21
L&T India Value Fund An open-ended equity growth scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related securities in Indian markets and foreign securities, with higher focus on undervalued securities High risk ■ (BROWN) 	9	L&T Short Term Income Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over short to medium term Investment in fixed income securities and money market instruments Low risk ■ (BLUE) 	22
L&T Midcap Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment primarily in midcap equity and equity-related securities High risk ■ (BROWN) 	10	L&T Income Opportunities Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of regular returns and capital appreciation over medium to long term Investment in debt instruments (including securitized debt), government and money market securities Medium risk ■ (YELLOW) 	23
L&T Infrastructure Fund An open-ended equity scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments of companies in the infrastructure sector High risk ■ (BROWN) 	11	L&T Flexi Bond Fund An open-ended income scheme	<ul style="list-style-type: none"> Generation of reasonable returns over medium to long term Investment in fixed income securities Low risk ■ (BLUE) 	24
L&T India Equity and Gold Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment predominantly in equity and equity-related securities and debt and money market instruments and domestic Gold ETFs High risk ■ (BROWN) 	12	L&T Triple Ace Bond Fund An open-ended pure income scheme	<ul style="list-style-type: none"> Generation of regular and stable income over medium to long term Investment in debt market securities such as non convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments Low risk ■ (BLUE) 	25
L&T India Prudence Fund An open-ended equity growth fund	<ul style="list-style-type: none"> Long term capital appreciation and generation of reasonable returns Investment in equity and equity-related securities and debt and money market instruments. High risk ■ (BROWN) 	13	L&T Gilt Fund An open-ended dedicated gilt (government securities) scheme	<ul style="list-style-type: none"> Generation of returns over medium to long term Investment in Government Securities Medium risk ■ (YELLOW) 	26
L&T Global Real Assets Fund An open-ended fund of funds scheme	<ul style="list-style-type: none"> Long term capital growth Investment primarily in Fidelity Funds - Global Real Asset Securities Fund, and offshore Fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme High risk ■ (BROWN) 	14	L&T Monthly Income Plan An open-ended income scheme with no assured returns (Monthly Income is not assured & is subject to the availability of distributable surplus)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk ■ (YELLOW) 	27
L&T Tax Saver Fund # An open-ended equity linked tax savings scheme	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity-related instruments High risk ■ (BROWN) 	15	L&T MIP – Wealth Builder Fund An open-ended income scheme (Monthly Income is not assured & is subject to the availability of distributable surplus)	<ul style="list-style-type: none"> Generation of monthly income over medium to long term Investment in debt, equity and money market instruments Medium risk ■ (YELLOW) 	28
L&T Cash Fund An open-ended liquid scheme	<ul style="list-style-type: none"> Reasonable returns with lower volatility and higher liquidity over short term Investment in debt and money market instruments Low risk ■ (BLUE) 	16			

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk may be represented as: ■ (BLUE) investors understand that their principal will be at low risk, ■ (YELLOW) investors understand that their principal will be at medium risk, ■ (BROWN) investors understand that their principal will be at high risk.

In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

Equity Market Review

Indian indices took a pause after the strong rally in seen in September & October. Nifty and Sensex fell by 2% and 1.8% respectively. Sensex hit an all-time high during the month on hopes of an economic recovery.

Global macro environment continued to be supportive. Growth indicators in major developed markets were positive. However, uncertainty around QE tapering continued. While the Dow Jones rose by 3.5%, FTSE fell by 1.2%. Euro Stoxx and Hang Seng rose by 0.6% and 2.9% respectively. Nikkei rebounded sharply with a 9.3% up move.

Indian indices moved in line with other emerging market indices. Nifty's 2% fall was in line with that of MSCI Emerging Markets Index's 1.6% drop. MSCI AC World Index was up 1.8% led by bullish sentiment in developed markets. Mid & Small cap stocks outperformed large caps – BSE Midcap and BSE Small Cap indices were up 3.6% and 3.4% respectively.

Sector Performance

Risk on rally continued with high beta sectors like Capital Goods (+7.3%), Metals (+2.6%), Auto (+2%) and Real Estate (+0.9%) outperforming. Defensives like FMCG (-3.7%), Healthcare (-1.1%) and IT (-0.7%) underperformed. Oil & Gas (-3.2%) and Banks (-2.7%) were other losers.

Institutional Activity

FII's continued to be buyers having bought US\$1.3b worth of Indian equities during the month. DII's sold equities worth US\$1.5b – Insurance companies sold US\$1.3b and mutual funds sold US\$207m – over the month.

Macro Economic Developments

India's 2QFY14 GDP growth improved to 4.8% vs 4.4% reported in 1Q. Agriculture grew 4.6% on the back of good monsoons, industry grew 2.3% with improvements in all subsectors while services grew by 5.9%. September IIP at 2% was below street estimates but significantly above the August figure at 0.4%. WPI continued to harden at 7% in October vs 6.5% in September. October CPI rose to 10.1% from 9.8% in September as vegetable prices remained high. INR showed signs of weakness after two months of strengthening on the back of RBI measures. INR depreciated by 1.6% against the US\$. RBI conducted an OMO of Rs80b on Nov 18 to further ease liquidity situation.

RBI raised US\$32b via the FCNRB swap scheme as it closed in November. Exports grew by 13.5% to US\$27.3 billion in October, while imports declined by 14.5% to US\$37.8 billion, leaving a trade deficit of US\$10.6 billion vs US\$6.7 billion in October.

Outlook

2QFY14 results ended on a happy note with aggregate numbers beating estimates on both sales and profits. Aggregate Sensex revenues grew by 14% YoY vs consensus expectations of ~12% while PAT reported 10% growth vs estimate of 5%. Most large sector results were either inline or above estimates. Biggest positive surprise came from Autos, Telecom and Private Sector banks. Cement and Materials disappointed. Last few months have seen some mean reversion in terms of valuations between high beta and defensive sectors. While institutional ownership had tilted majorly in favour of defensives a while ago, ownership patterns appear not so stark now. Even as the recent results indicate that earnings downgrades cycle might be bottoming out, we believe that strong recovery in earnings could still be some time away. We continue to prefer quality companies where visibility of growth is high and valuations are not stretched.

Debt Market Review

Indian government bond yields ended the month higher. November saw the issue of the new 10-year benchmark 8.83% GOI 2023 which closed at 8.74%. Towards the end of November, yields traded in a narrow range awaiting GDP and fiscal deficit data. A turnaround in exports coupled with decline in gold imports helped narrow India's current account deficit to \$5.2 billion (1.2% of GDP) in the second quarter as compared to \$21.8 billion (4.9% of GDP) in the first quarter.

During the month, the Reserve Bank of India received \$34 billion of inflows under special swap window which expired on 30 November 2013. This facility was started in September this year for deposits by non resident Indians and overseas foreign currency borrowing by banks. Meanwhile,

Yields on US Treasuries rose in November after the release of the Fed minutes that indicated that the Federal Reserve could taper quantitative easing as early as December. Europe also saw rising yields over the month even as the European Central Bank lowered its key refinancing rates by 25 bps to 0.25%. Yields on peripheral bonds also remained higher in spite of rating agencies upgrading outlook on Spain and Greece. Elsewhere, Iran reached an agreement with western nations on curtailing its nuclear activities in exchange for temporary relief on some economic sanctions.

Market performance

The 10-year benchmark G-sec yield closed at 8.74% while that on the short-term 1-year bond rose by 5 bps to 9.02%. The spread between 1 and 10-year benchmark G-sec narrowed to 28 bps leading to a steeper yield curve.

In the corporate bond segment, yields ended lower over the month. The 10-year AAA bond yield closed at 9.52%, down by 11 bps while the short-term 1-year AAA bond yield rose by 32 bps to 9.84%. As a result, the spread between 1-year and 10-year AAA bond increased. Within the short term segment, the yield on 3-month certificate of deposit (CD) ended 20 bps higher at 9.02%, while that on the 1-year CD at 9.26%, up by 26 bps. Meanwhile, yield on 3-month commercial paper (CP) rose by 19 bps to 9.33% while 1-year CP yield rose by 28 bps to 9.85% respectively.

Macroeconomic developments

Inflation: Annual WPI inflation rose to 7% in October, as against 6.5% in September. The rise was led primarily by high core inflation and a revision in electricity prices.

GDP: Economic growth expanded by 4.8% in the second quarter of the fiscal, as compared to the 4.4% growth seen in the first quarter. The growth was led by agriculture which saw an unexpected rebound from 2.7% to 4.6% this quarter. On the other hand, the services sector slowed to 5.9% from previous quarter's 6.6%.

Industrial production: In September, IIP grew at 2%, up from August figure of 0.4%. The expansion was led by electricity production (+12.9%) and mining (+3%) while manufacturing sector grew by 0.6%.

Rupee: The Indian currency weakened over the month and closed lower at Rs 62.45 per US Dollar, depreciating by 1.5%. Over the last few months, the rupee was supported by strong FII inflows and the currency swap facility.

Outlook

While the currency related worries have subsided on the back of larger than expected NRI deposit flows and significantly improved trade deficit, bond markets continue to be plagued by thin volumes, high volatility and an upward trajectory for yields. Despite introduction of the new 10 year benchmark (bit earlier than expected), sentiment continued to be negative leading to yields moving up by 20-30bps at the longer end through the month of November. Long corporate bonds outperformed, as yields remained more stable, leading to significant spread compression during the period.

Inflation data remained a worry, with both CPI and WPI surprising on the upside. The government's fiscal situation also remains precarious, and markets are hard pressed to figure out how the finance minister would stick to his oft-repeated fiscal goal of 4.8% deficit. Continuous supply, combined with poor demand from all key segments (banks, mutual funds, insurance companies and FIIs) have meant that the only hope for the market was an aggressive announcement of open market operations by the RBI. However, the RBI so far has not obliged, doing only one OMO this quarter, and that too aimed largely at the shorter end of the curve, leading to the upward trajectory of yields.

The shorter end of the curve saw some volatility as well, with liquidity deficit remaining fairly high through the first half of the month, although it improved significantly towards the month end, as RBI buying of dollars (from the NRI deposit flows) resulted in easing of liquidity. Accordingly short end rates moved lower towards the month end. The current monetary framework of reverse repo / repo and MSF implies a 2% band between 6.75% and 8.75%, with huge swings in overnight rates depending on the extent of liquidity deficit. With the rupee remaining fairly stable (in fact it has outperformed most EM currencies handsomely over past few months), we expect the RBI to gradually make the MSF rate less relevant, with policy being anchored closer to the repo mode.

In such an environment, while tactically there may be opportunities at the longer end of the curve for long duration bond funds and quick-footed investors to take advantage of, we continue to believe the risk reward ratio for long term, conservative investors is still in favor of short term and accrual funds. Yields at the short end are still quite attractive, and provide investors much better risk-adjusted return prospects. With volatility likely to persist in the markets, investors with higher risk appetite could consider fixed income funds which have the mandate to manage portfolio positioning in an unconstrained manner, and benefit from dynamically managing fund durations based on evolving data.

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The article (including market views expressed herein) is for general information only and does not have regard to specific investment objectives, financial situation and the particular needs of any specific person who may receive this information. Investments in mutual funds and secondary markets inherently involve risks and recipient should consult their legal, tax and financial advisors before investing.

Source: Bloomberg

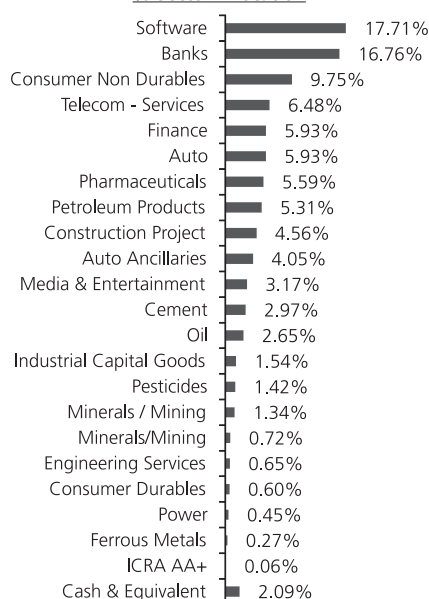
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 21.699
Direct Plan - Growth Option	₹ 38.729
Dividend Option	₹ 20.479
Growth Option	₹ 38.514
Volatility Measures*:	
Standard Deviation	4.74
R-Squared	0.98
Beta	0.86
Sharpe Ratio#	-0.11
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	May 16, 2005
Expense Ratio	
Direct	1.65%
Non Direct	2.26%
Portfolio Turnover :	0.6109
Options	
Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.	
Minimum Application size (Initial)	₹5000 and in multiples of Re.1 thereafter
Additional Investment	₹1000 and in multiples of Re.1 thereafter
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	
Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)	
Benchmark	S&P BSE 200 Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	1962.90
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	6.97%	Wabco India Limited	Auto Ancillaries	1.16%
ICICI Bank Limited	Banks	5.94%	Kotak Mahindra Bank Limited	Banks	1.09%
HDFC Bank Limited	Banks	5.41%	Nestle India Limited	Consumer Non Durables	1.04%
ITC Limited	Consumer Non Durables	5.02%	LIC Housing Finance Limited	Finance	1.03%
Bharti Airtel Limited	Telecom - Services	4.95%	Colgate Palmolive (India) Limited	Consumer Non Durables	1.02%
Tata Consultancy Services Limited	Software	4.86%	Cairn India Limited	Oil	0.98%
Reliance Industries Limited	Petroleum Products	4.59%	MRF Limited	Auto Ancillaries	0.96%
Larsen & Toubro Limited	Construction Project	4.56%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.89%
Housing Development Finance Corporation Limited	Finance	3.19%	Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.86%
Tech Mahindra Limited	Software	2.94%	Mcleod Russel India Limited	Consumer Non Durables	0.85%
Maruti Suzuki India Limited	Auto	2.52%	Amara Raja Batteries Limited	Auto Ancillaries	0.75%
ING Vysya Bank Limited	Banks	2.03%	Coal India Limited	Minerals/Mining	0.72%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.98%	Indian Oil Corporation Limited	Petroleum Products	0.72%
Hero MotoCorp Limited	Auto	1.97%	VA Tech Wabag Limited	Engineering Services	0.65%
United Spirits Limited	Consumer Non Durables	1.82%	Whirlpool of India Limited	Consumer Durables	0.60%
Wipro Limited	Software	1.72%	State Bank of India	Banks	0.57%
Bajaj Finance Limited	Finance	1.71%	D. B. Corp Limited	Media & Entertainment	0.55%
Oil & Natural Gas Corporation Limited	Oil	1.67%	Jagran Prakashan Limited	Media & Entertainment	0.52%
Idea Cellular Limited	Telecom - Services	1.53%	Jaiprakash Power Ventures Limited	Power	0.45%
Shree Cement Limited	Cement	1.52%	Bank of Baroda	Banks	0.38%
UltraTech Cement Limited	Cement	1.45%	Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.30%
Bajaj Auto Limited	Auto	1.44%	APL Apollo Tubes Limited	Ferrous Metals	0.27%
Rallis India Limited	Pesticides	1.42%	Total		97.85%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.41%	BONDS & NCDs		
Axis Bank Limited	Banks	1.34%	Listed/awaiting listing on the stock exchanges		
Sesa Sterlite Limited	Minerals / Mining	1.34%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.06%
Lupin Limited	Pharmaceuticals	1.34%	Total		0.06%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	1.24%	Cash & Cash Equivalents		
Oracle Financial Services Software Limited	Software	1.22%	Net Receivable/Payable		2.09%
Den Networks Limited	Media & Entertainment	1.21%	Total		2.09%
Motherson Sumi Systems Limited	Auto Ancillaries	1.18%	Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Equity Fund(G)	-2.18	11.66	-13.34	16/May/2005	16.37	35617.00
S&P BSE-200	-1.11	13.81	-19.85		12.28	26391.98
S&P BSE SENSEX^	3.29	14.07	-18.01		13.86	29687.01

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Exit Load: – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

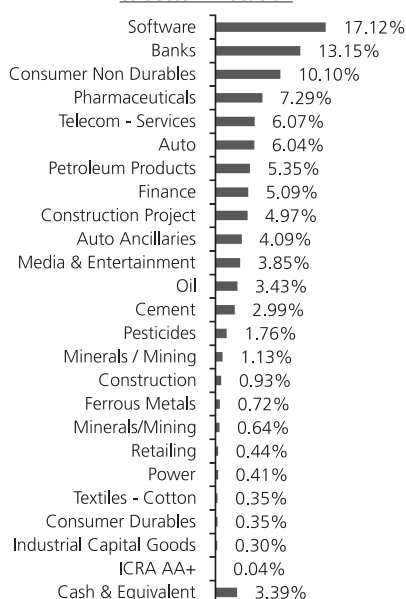
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 19.139
Direct Plan - Growth Option	24.447
Dividend Option	17.958
Growth Option	24.333
Volatility Measures*:	
Standard Deviation	4.73
R-Squared	0.98
Beta	0.86
Sharpe Ratio#	-0.10
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	February 27, 2006
Expense Ratio	
Direct	1.89%
Non Direct	2.40%
Portfolio Turnover :	0.5647
Options	
Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.	
Minimum Application size (Initial)	₹500 and in multiples of ₹500 thereafter
Additional Investment	₹500 and in multiples of ₹500 thereafter
Minimum Redemption Size	₹500 or 50 units
Fund Manager	Mr S. N. Lahiri
Benchmark	S&P BSE 200 Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	1051.99
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	6.77%	MRF Limited	Auto Ancillaries	0.93%
ICICI Bank Limited	Banks	5.76%	Jaiprakash Associates Limited	Construction	0.93%
HDFC Bank Limited	Banks	5.46%	Bajaj Corp Limited	Consumer Non Durables	0.91%
ITC Limited	Consumer Non Durables	5.04%	Just Dial Limited	Software	0.84%
Larsen & Toubro Limited	Construction Project	4.67%	CMC Limited	Software	0.83%
Reliance Industries Limited	Petroleum Products	4.67%	Mcleod Russel India Limited	Consumer Non Durables	0.83%
Tata Consultancy Services Limited	Software	4.64%	Max India Limited	Finance	0.75%
Bharti Airtel Limited	Telecom - Services	4.37%	Sanofi India Limited	Pharmaceuticals	0.74%
Natco Pharma Limited	Pharmaceuticals	3.23%	APL Apollo Tubes Limited	Ferrous Metals	0.72%
Housing Development Finance Corporation Limited	Finance	3.01%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.68%
Tech Mahindra Limited	Software	2.93%	Coal India Limited	Minerals/Mining	0.64%
Maruti Suzuki India Limited	Auto	2.64%	D. B. Corp Limited	Media & Entertainment	0.55%
Hero MotoCorp Limited	Auto	1.97%	State Bank of India	Banks	0.54%
Rallis India Limited	Pesticides	1.76%	Jagran Prakashan Limited	Media & Entertainment	0.51%
Exide Industries Limited	Auto Ancillaries	1.76%	Future Retail Limited	Retailing	0.44%
Idea Cellular Limited	Telecom - Services	1.70%	Jaiprakash Power Ventures Limited	Power	0.41%
Shree Cement Limited	Cement	1.63%	Dish TV India Limited	Media & Entertainment	0.41%
Lupin Limited	Pharmaceuticals	1.55%	Cipla Limited	Pharmaceuticals	0.39%
Bajaj Auto Limited	Auto	1.43%	Whirlpool of India Limited	Consumer Durables	0.35%
Motherson Sumi Systems Limited	Auto Ancillaries	1.40%	Vardhman Textiles Limited	Textiles - Cotton	0.35%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.38%	Ashoka Buildcon Limited	Construction Project	0.30%
UltraTech Cement Limited	Cement	1.36%	ING Vysya Bank Limited	Banks	0.27%
Den Networks Limited	Media & Entertainment	1.33%	Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.20%
Bajaj Finance Limited	Finance	1.33%	Britannia Industries Limited	Consumer Non Durables	0.19%
Oil & Natural Gas Corporation Limited	Oil	1.23%	Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.10%
Sesa Sterlite Limited	Minerals / Mining	1.13%	Total		96.57%
Cairn India Limited	Oil	1.12%	BONDS & NCDs		
Axis Bank Limited	Banks	1.12%	Listed/awaiting listing on the stock exchanges		
Oracle Financial Services Software Limited	Software	1.11%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.04%
Oil India Limited	Oil	1.08%	Total		0.04%
Colgate Palmolive (India) Limited	Consumer Non Durables	1.07%	Cash & Cash Equivalents		
Zee Entertainment Enterprises Limited	Media & Entertainment	1.05%	Net Receivable/Payable		3.39%
Nestle India Limited	Consumer Non Durables	1.04%	Total		3.39%
United Spirits Limited	Consumer Non Durables	1.02%	Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Tax Advt Fund(G)	-0.81	11.58	-13.75	27/Feb/2006	11.18	22366.00
S&P BSE-200	-1.11	13.81	-19.85		7.81	17705.85
S&P BSE SENSEX^	3.27	14.07	-18.01		8.70	18848.08

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities.

Exit Load: Nil

For details on other funds managed by the Fund Manager, please refer page no 30

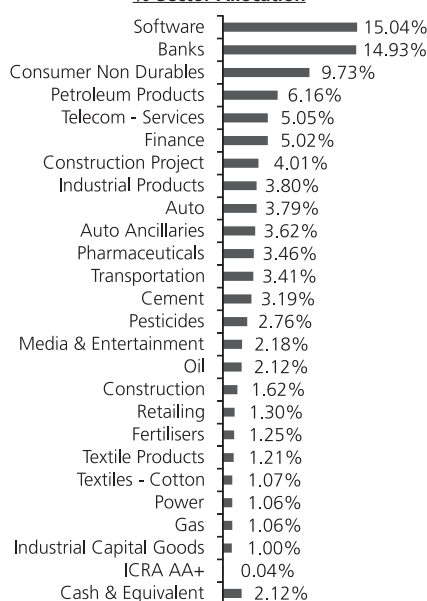
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 19.781
Direct Plan - Growth Option	21.817
Dividend Option	19.671
Growth Option	21.696
Volatility Measures*:	
Standard Deviation	5.13
R-Squared	0.97
Beta	0.92
Sharpe Ratio#	-0.06
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	May 22, 2006
Expense Ratio	
Direct	2.02%
Non Direct	2.63%
Portfolio Turnover :	0.5371
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr S. N. Lahiri and Mr. Abhijeet Dakshikar (for investments in foreign securities)
Benchmark	S&P BSE 200 Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	541.50 Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
HDFC Bank Limited	Banks	4.82%	Vardhman Textiles Limited	Textiles - Cotton	1.07%
Reliance Industries Limited	Petroleum Products	4.52%	The Great Eastern Shipping Company Limited	Transportation	1.06%
Tata Consultancy Services Limited	Software	4.26%	Indraprastha Gas Limited	Gas	1.06%
Infosys Limited	Software	4.02%	Kalpataru Power Transmissions Limited	Power	1.06%
Larsen & Toubro Limited	Construction Project	4.01%	Crompton Greaves Limited	Industrial Capital Goods	1.00%
Hero MotoCorp Limited	Auto	3.79%	Jet Airways (India) Limited	Transportation	0.99%
ICICI Bank Limited	Banks	3.60%	Bharat Petroleum Corporation Limited	Petroleum Products	0.99%
United Spirits Limited	Consumer Non Durables	3.60%	Cairn India Limited	Oil	0.94%
MindTree Limited	Software	3.45%	Den Networks Limited	Media & Entertainment	0.89%
Housing Development Finance Corporation Limited	Finance	3.05%	Oberoi Realty Limited	Construction	0.88%
Bayer Cropscience Limited	Pesticides	2.76%	Balrampur Chini Mills Limited	Consumer Non Durables	0.86%
Bharti Airtel Limited	Telecom - Services	2.68%	IL & FS Investment Managers Limited	Finance	0.83%
ING Vysya Bank Limited	Banks	2.46%	Tata Coffee Limited	Consumer Non Durables	0.78%
Idea Cellular Limited	Telecom - Services	2.37%	Future Retail Limited	Retailing	0.77%
Amara Raja Batteries Limited	Auto Ancillaries	2.36%	Siti Cable Network Limited	Media & Entertainment	0.75%
The Federal Bank Limited	Banks	2.22%	Sobha Developers Limited	Construction	0.74%
Torrent Pharmaceuticals Limited	Pharmaceuticals	2.02%	State Bank of India	Banks	0.68%
HCL Technologies Limited	Software	2.01%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.65%
ITC Limited	Consumer Non Durables	1.75%	Apollo Tyres Limited	Auto Ancillaries	0.57%
Shree Cement Limited	Cement	1.52%	Dish TV India Limited	Media & Entertainment	0.54%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.44%	Future Lifestyle Fashions Limited	Retailing	0.53%
Fag Bearings India Limited	Industrial Products	1.39%	Mangalam Cement Limited	Cement	0.49%
Blue Dart Express Limited	Transportation	1.36%	Emami Limited	Consumer Non Durables	0.41%
KPIT Cummins Infosystems Limited	Software	1.30%	Wabco India Limited	Auto Ancillaries	0.38%
Coromandel International Limited	Fertilisers	1.25%	Kesoram Industries Limited	Auto Ancillaries	0.31%
Swaraj Engines Limited	Industrial Products	1.25%	Total		97.84%
Jyothy Laboratories Limited	Consumer Non Durables	1.24%	BONDS & NCDs		
Page Industries Limited	Textile Products	1.21%	Listed/awaiting listing on the stock exchanges		
Oil & Natural Gas Corporation Limited	Oil	1.18%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.04%
JK Cement Limited	Cement	1.18%	Total		0.04%
Finolex Industries Limited	Industrial Products	1.16%	Cash & Cash Equivalents		
Axis Bank Limited	Banks	1.15%	Net Receivable/Payable		2.12%
Sundaram Finance Limited	Finance	1.14%	Total		2.12%
Colgate Palmolive (India) Limited	Consumer Non Durables	1.09%	Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T India Special Situations Fund(G)	0.10	20.38	-15.87	22/May/2006	9.91	20053.00
S&P BSE-200	-1.11	13.77	-19.85		8.12	17774.26
S&P BSE SENSEX^	3.29	14.03	-18.01		8.70	18489.02

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital growth from a diversified portfolio of predominantly equity and equity related securities including equity derivatives.

Exit Load: – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

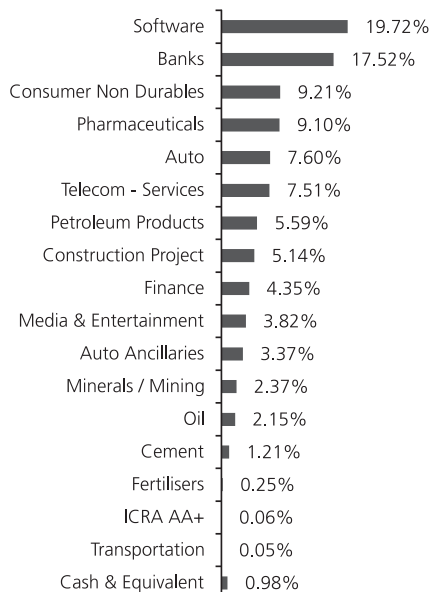
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 12.759
Direct Plan - Growth Option	13.500
Dividend Option	12.436
Growth Option	13.424
Volatility Measures*:	
Standard Deviation	4.69
R-Squared	0.99
Beta	0.85
Sharpe Ratio#	-0.11
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	October 23, 2007
Expense Ratio	
Direct	2.14%
Non Direct	2.77%
Portfolio Turnover :	0.8264
Options	
Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.	
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	
Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)	
Benchmark	S&P BSE 100 Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	292.06
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	7.47%	ING Vysya Bank Limited	Banks	1.09%
ICICI Bank Limited	Banks	7.16%	Amara Raja Batteries Limited	Auto Ancillaries	1.06%
ITC Limited	Consumer Non Durables	6.38%	Wipro Limited	Software	0.98%
Tata Consultancy Services Limited	Software	5.03%	Oil India Limited	Oil	0.94%
HDFC Bank Limited	Banks	4.76%	Divi's Laboratories Limited	Pharmaceuticals	0.92%
Reliance Industries Limited	Petroleum Products	4.75%	Oracle Financial Services Software Limited	Software	0.85%
Larsen & Toubro Limited	Construction Project	4.17%	Voltas Limited	Construction Project	0.84%
Bharti Airtel Limited	Telecom - Services	4.02%	Bharat Petroleum Corporation Limited	Petroleum Products	0.84%
Idea Cellular Limited	Telecom - Services	3.49%	MRF Limited	Auto Ancillaries	0.66%
HCL Technologies Limited	Software	3.37%	Bank of India	Banks	0.66%
Tata Motors Limited	Auto	3.26%	Bank of Baroda	Banks	0.63%
Housing Development Finance Corporation Limited	Finance	3.20%	Power Finance Corporation Limited	Finance	0.59%
Lupin Limited	Pharmaceuticals	2.66%	Mahindra & Mahindra Financial Services Limited	Finance	0.56%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	2.58%	Colgate Palmolive (India) Limited	Consumer Non Durables	0.55%
Maruti Suzuki India Limited	Auto	2.38%	Nestle India Limited	Consumer Non Durables	0.47%
Sesa Sterlite Limited	Minerals / Mining	2.37%	Den Networks Limited	Media & Entertainment	0.42%
Zee Entertainment Enterprises Limited	Media & Entertainment	2.02%	Bajaj Auto Limited	Auto	0.39%
United Spirits Limited	Consumer Non Durables	1.81%	Just Dial Limited	Software	0.25%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.80%	Coromandel International Limited	Fertilisers	0.25%
Tech Mahindra Limited	Software	1.77%	Sadbhav Engineering Limited	Construction Project	0.13%
Indusind Bank Limited	Banks	1.65%	Bosch Limited	Auto Ancillaries	0.06%
Motherson Sumi Systems Limited	Auto Ancillaries	1.59%	Blue Dart Express Limited	Transportation	0.05%
Axis Bank Limited	Banks	1.57%	Total		98.96%
Hero MotoCorp Limited	Auto	1.57%	BONDS & NCDs		
Sun TV Network Limited	Media & Entertainment	1.38%	Listed/awaiting listing on the stock exchanges		
Cairn India Limited	Oil	1.21%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.06%
Shree Cement Limited	Cement	1.21%	Total		0.06%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.14%	Cash & Cash Equivalents		
			Net Receivable/Payable		0.98%
			Total		0.98%
			Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T India Large Cap Fund(G)	0.77	10.36	-12.45	23/Oct/2007	3.99	12620.00
S&P BSE-100	0.39	14.13	-18.95		0.51	10307.66
S&P BSE SENSEX^	3.29	14.03	-18.01		0.79	10479.61

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities, including equity derivatives, in the Indian markets. The Scheme will predominantly invest in large cap stocks. The Scheme could also additionally invest in Foreign Securities.

Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

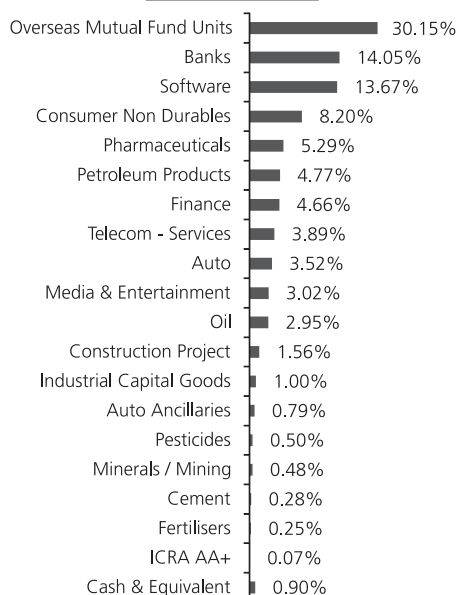
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 15.913
Direct Plan - Growth Option	₹ 15.913
Dividend Option	₹ 15.826
Growth Option	₹ 15.826
Volatility Measures*:	
Standard Deviation	4.01
R-Squared	0.94
Beta	0.71
Sharpe Ratio#	-0.08
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	May 28, 2007
Expense Ratio	
Direct	1.86%
Non Direct	2.46%
Portfolio Turnover :	0.3047
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)
Benchmark	A custom benchmark created using the S&P BSE 200 to the extent of 65% of portfolio and MSCI AC Asia Pacific ex Japan for balance 35%
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	253.89 Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	6.59%	Torrent Pharmaceuticals Limited	Pharmaceuticals	0.55%
ITC Limited	Consumer Non Durables	6.54%	Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.55%
ICICI Bank Limited	Banks	5.99%	Eicher Motors Limited	Auto	0.52%
HDFC Bank Limited	Banks	5.26%	ING Vysya Bank Limited	Banks	0.52%
Reliance Industries Limited	Petroleum Products	4.77%	Bayer Cropscience Limited	Pesticides	0.50%
Housing Development Finance Corporation Limited	Finance	4.66%	Tech Mahindra Limited	Software	0.48%
Tata Consultancy Services Limited	Software	4.57%	Sesa Sterlite Limited	Minerals / Mining	0.48%
Oil & Natural Gas Corporation Limited	Oil	2.21%	Mcnally Bharat Engineering Company Limited	Industrial Capital Goods	0.45%
Bharti Airtel Limited	Telecom - Services	1.97%	MRF Limited	Auto Ancillaries	0.39%
Lupin Limited	Pharmaceuticals	1.96%	Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.38%
Idea Cellular Limited	Telecom - Services	1.92%	Hero MotoCorp Limited	Auto	0.37%
Larsen & Toubro Limited	Construction Project	1.56%	JK Cement Limited	Cement	0.28%
Tata Motors Limited	Auto	1.55%	Coromandel International Limited	Fertilisers	0.25%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.39%	Motherson Sumi Systems Limited	Auto Ancillaries	0.24%
Wipro Limited	Software	1.28%	Wabco India Limited	Auto Ancillaries	0.16%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.25%	Total		68.88%
Axis Bank Limited	Banks	1.21%	BONDS & NCDs		
Cipla Limited	Pharmaceuticals	1.15%	Listed/awaiting listing on the stock exchanges		
Maruti Suzuki India Limited	Auto	1.08%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.07%
Indusind Bank Limited	Banks	1.07%	Total		0.07%
Sun TV Network Limited	Media & Entertainment	1.01%	Investment Funds/Mutual Funds		
United Spirits Limited	Consumer Non Durables	0.87%	Fidelity Funds - Asian Aggressive Fund	Overseas Mutual Fund Units	30.15%
Jyothy Laboratories Limited	Consumer Non Durables	0.79%	Total		30.15%
HCL Technologies Limited	Software	0.75%	Cash & Cash Equivalents		
Cairn India Limited	Oil	0.74%	Net Receivable/Payable		0.90%
Jagran Prakashan Limited	Media & Entertainment	0.62%	Total		0.90%
			Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Indo Asia Fund(G)	5.67	17.97	-13.14	28/May/2007	6.69	15084.00
Benchmark\$	8.51	19.63	-14.72		6.99	15351.66
S&P BSE SENSEX^	3.29	14.03	-18.01		4.79	13460.15

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities including equity derivatives in the Indian and international markets.

Exit Load: – For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis: 1.00%
For details on other funds managed by the Fund Manager, please refer page no 30

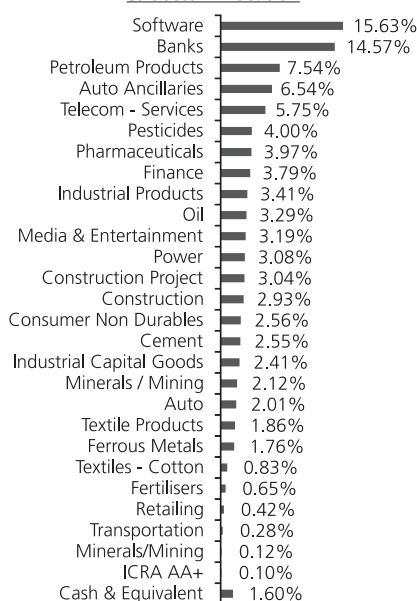
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 12.474
Direct Plan - Growth Option	₹ 12.474
Dividend Option	₹ 12.405
Growth Option	₹ 12.405
Volatility Measures*:	
Standard Deviation	5.40
R-Squared	0.95
Beta	0.96
Sharpe Ratio#	-0.09
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	January 8, 2010
Expense Ratio	
Direct	2.32%
Non Direct	2.93%
Portfolio Turnover :	0.3454
Options	
Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.	
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	
Mr Venugopal Manghat and Mr. Abhijeet Dakshikar (for investments in foreign securities)	
Benchmark	
S&P BSE 200 Index	
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	43.66
Source: AMFI	

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	6.08%	Vardhman Textiles Limited	Textiles - Cotton	0.83%
ICICI Bank Limited	Banks	6.00%	Jaiprakash Associates Limited	Construction	0.79%
Reliance Industries Limited	Petroleum Products	5.47%	Jaiprakash Power Ventures Limited	Power	0.72%
Housing Development Finance Corporation Limited	Finance	3.79%	Coromandel International Limited	Fertilisers	0.65%
ING Vysya Bank Limited	Banks	3.66%	Cipla Limited	Pharmaceuticals	0.63%
HCL Technologies Limited	Software	3.54%	Grasim Industries Limited	Cement	0.62%
Fag Bearings India Limited	Industrial Products	3.41%	Den Networks Limited	Media & Entertainment	0.58%
Amara Raja Batteries Limited	Auto Ancillaries	3.33%	State Bank of India	Banks	0.58%
Bayer Cropscience Limited	Pesticides	3.00%	Tata Motors Limited	Auto	0.56%
Idea Cellular Limited	Telecom - Services	3.00%	Bank of India	Banks	0.54%
Wabco India Limited	Auto Ancillaries	2.81%	Mangalam Cement Limited	Cement	0.43%
Bharti Airtel Limited	Telecom - Services	2.75%	Siti Cable Network Limited	Media & Entertainment	0.43%
Power Grid Corporation of India Limited	Power	2.36%	MRF Limited	Auto Ancillaries	0.40%
HDFC Bank Limited	Banks	2.31%	Torrent Pharmaceuticals Limited	Pharmaceuticals	0.37%
Larsen & Toubro Limited	Construction Project	2.28%	Mphasis Limited	Software	0.36%
Sesa Sterlite Limited	Minerals / Mining	2.12%	Sadbhav Engineering Limited	Construction Project	0.32%
Lakshmi Machine Works Limited	Industrial Capital Goods	2.10%	Oriental Bank of Commerce	Banks	0.32%
Bharat Petroleum Corporation Limited	Petroleum Products	2.07%	Future Retail Limited	Retailing	0.32%
Tata Consultancy Services Limited	Software	2.06%	Texmaco Rail & Engineering Limited	Industrial Capital Goods	0.31%
ITC Limited	Consumer Non Durables	2.05%	Jet Airways (India) Limited	Transportation	0.28%
Page Industries Limited	Textile Products	1.86%	United Spirits Limited	Consumer Non Durables	0.27%
Tata Steel Limited	Ferrous Metals	1.76%	The Ramco Cements Limited	Cement	0.26%
FDC Limited	Pharmaceuticals	1.72%	Axis Bank Limited	Banks	0.26%
MindTree Limited	Software	1.46%	Tata Coffee Limited	Consumer Non Durables	0.24%
Tata Motors Limited	Auto	1.45%	Ashoka Buildcon Limited	Construction Project	0.23%
Sun TV Network Limited	Media & Entertainment	1.30%	Volta Limited	Construction Project	0.21%
Wipro Limited	Software	1.26%	Gujarat Mineral Development Corporation Limited	Minerals / Mining	0.13%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.25%	Future Lifestyle Fashions Limited	Retailing	0.10%
Shree Cement Limited	Cement	1.24%	Total		98.31%
Sobha Developers Limited	Construction	1.20%	BONDS & NCDs		
Oil & Natural Gas Corporation Limited	Oil	1.16%	Listed/awaiting listing on the stock exchanges		
Cairn India Limited	Oil	1.14%	Dr. Reddy's Laboratories Limited	ICRA AA+	0.10%
PI Industries Limited	Pesticides	1.00%	Total		0.10%
Oil India Limited	Oil	0.99%	Cash & Cash Equivalents		
Oberoi Realty Limited	Construction	0.94%	Net Receivable/Payable		1.59%
The Federal Bank Limited	Banks	0.90%	Total		1.59%
Jagran Prakashan Limited	Media & Entertainment	0.88%	Grand Total		100.00%
Hexaware Technologies Limited	Software	0.87%			

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T India Value Fund(G)	1.06	16.54	-20.05	8/Jan/2010	3.77	11480.00
S&P BSE-200	-1.11	13.77	-19.85		0.83	10311.48
S&P BSE SENSEX^	3.29	14.03	-18.01		2.71	11048.72

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate long-term capital appreciation from diversified portfolio of predominantly equity and equity related securities, in the Indian markets with higher focus on undervalued securities. The Scheme could also additionally invest in Foreign Securities in international markets.

Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

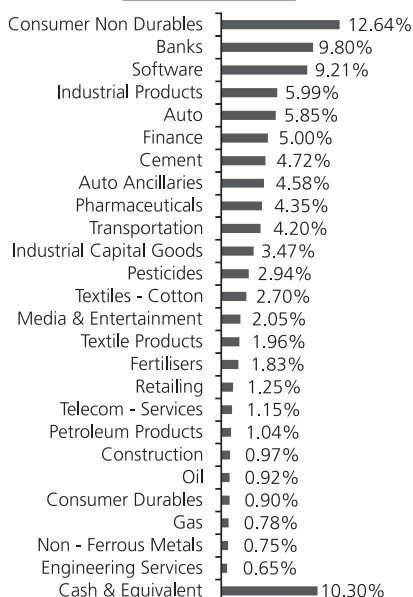
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	20.33
Direct Plan - Growth Option	42.28
Dividend Option	20.24
Growth Option	42.04
Volatility Measures*:	
Standard Deviation	5.00
R-Squared	0.94
Beta	0.77
Sharpe Ratio#	-0.15
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	August 9, 2004
Expense Ratio	
Direct	2.27%
Non Direct	2.91%
Portfolio Turnover :	1.1471
Options	
Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.	
Minimum Application size (Initial)	₹5,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr S. N. Lahiri
Benchmark	CNX Midcap Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	59.20
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
ING Vysya Bank Limited	Banks	3.07%	Idea Cellular Limited	Telecom - Services	1.15%
The Federal Bank Limited	Banks	2.95%	Bajaj Holdings & Investment Limited	Finance	1.12%
Bayer Cropscience Limited	Pesticides	2.94%	Bank of Baroda	Banks	1.10%
Tech Mahindra Limited	Software	2.88%	Sundaram Finance Limited	Finance	1.08%
Vardhman Textiles Limited	Textiles - Cotton	2.70%	Just Dial Limited	Software	1.06%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	2.50%	Castrol India Limited	Petroleum Products	1.04%
Amara Raja Batteries Limited	Auto Ancillaries	2.46%	Birla Corporation Limited	Cement	1.04%
Escorts Limited	Auto	2.36%	The Ramco Cements Limited	Cement	1.03%
Swaraj Engines Limited	Industrial Products	2.28%	Max India Limited	Finance	1.02%
Jyothy Laboratories Limited	Consumer Non Durables	2.00%	Finolex Industries Limited	Industrial Products	1.02%
Page Industries Limited	Textile Products	1.96%	Punjab National Bank	Banks	0.98%
MindTree Limited	Software	1.91%	Oberoi Realty Limited	Construction	0.97%
Mcleod Russel India Limited	Consumer Non Durables	1.91%	Thermax Limited	Industrial Capital Goods	0.97%
Shree Cement Limited	Cement	1.90%	Oil India Limited	Oil	0.92%
Hexaware Technologies Limited	Software	1.85%	V.I.P. INDUSTRIES LTD	Consumer Durables	0.90%
Coromandel International Limited	Fertilisers	1.83%	Balrampur Chini Mills Limited	Consumer Non Durables	0.90%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.82%	United Spirits Limited	Consumer Non Durables	0.89%
Bajaj Finance Limited	Finance	1.78%	Berger Paints India Limited	Consumer Non Durables	0.89%
Eicher Motors Limited	Auto	1.76%	The Karnataka Bank Limited	Banks	0.88%
VST Industries Limited	Auto	1.73%	Gillette India Limited	Consumer Non Durables	0.88%
Britannia Industries Limited	Consumer Non Durables	1.71%	Den Networks Limited	Media & Entertainment	0.82%
Gujarat Pipavav Port Limited	Transportation	1.57%	The Jammu & Kashmir Bank Limited	Banks	0.82%
Emami Limited	Consumer Non Durables	1.52%	Indraprastha Gas Limited	Gas	0.78%
CMC Limited	Software	1.51%	JK Cement Limited	Cement	0.75%
Wabco India Limited	Auto Ancillaries	1.45%	Future Lifestyle Fashions Limited	Retailing	0.75%
Blue Dart Express Limited	Transportation	1.43%	Hindustan Zinc Limited	Non - Ferrous Metals	0.75%
Supreme Industries Limited	Industrial Products	1.42%	Dabur India Limited	Consumer Non Durables	0.74%
Divi's Laboratories Limited	Pharmaceuticals	1.33%	Exide Industries Limited	Auto Ancillaries	0.67%
SKF India Limited	Industrial Products	1.27%	VA Tech Wabag Limited	Engineering Services	0.65%
Zee Entertainment Enterprises Limited	Media & Entertainment	1.23%	Future Retail Limited	Retailing	0.50%
IPCA Laboratories Limited	Pharmaceuticals	1.20%	Total		89.70%
The Great Eastern Shipping Company Limited	Transportation	1.20%	Cash & Cash Equivalents		
Tata Global Beverages Limited	Consumer Non Durables	1.20%	Net Receivable/Payable		10.30%
			Total		10.30%
			Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Midcap Fund(G)	-3.61	13.42	-20.53	9/Aug/2004	15.79	38220.00
CNX Midcap	-10.75	10.52	-22.59		13.96	33052.07
S&P BSE SENSEX^	3.29	14.03	-18.01		15.39	37032.28

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.

Exit Load: - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year
For details on other funds managed by the Fund Manager, please refer page no 30

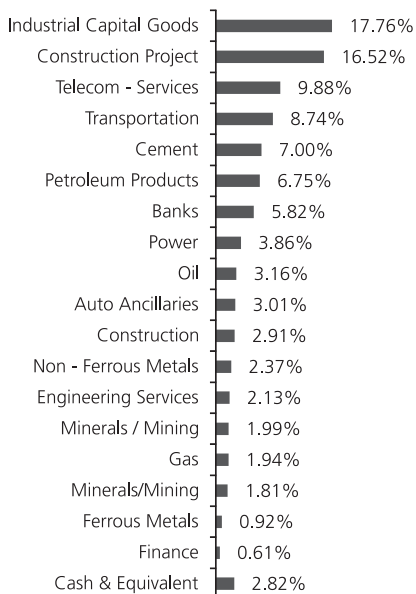
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Direct Plan - Dividend Option	₹ 5.86
Direct Plan - Growth Option	₹ 5.86
Dividend Option	₹ 5.84
Growth Option	₹ 5.84
Volatility Measures*:	
Standard Deviation	6.44
R-Squared	0.82
Beta	1.07
Sharpe Ratio#	-0.21
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	September 27, 2007
Expense Ratio	
Direct	2.29%
Non Direct	2.95%
Portfolio Turnover :	1.2115
Options	
Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.	
Minimum Application size (Initial)	₹5,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. S. N. Lahiri
Benchmark	CNX Nifty
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	21.81
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Larsen & Toubro Limited	Construction Project	10.01%	Hindustan Zinc Limited	Non - Ferrous Metals	1.34%
Bharti Airtel Limited	Telecom - Services	7.00%	Adani Ports and Special Economic Zone Limited	Transportation	1.32%
ICICI Bank Limited	Banks	5.82%	Voltas Limited	Construction Project	1.30%
Reliance Industries Limited	Petroleum Products	4.64%	Cairn India Limited	Oil	1.15%
Texmaco Rail & Engineering Limited	Industrial Capital Goods	4.10%	Coal India Limited	Minerals/Mining	1.14%
Shree Cement Limited	Cement	3.24%	The Great Eastern Shipping Company Limited	Transportation	1.12%
Thermax Limited	Industrial Capital Goods	3.07%	Hindustan Petroleum Corporation Limited	Petroleum Products	1.08%
Kesoram Industries Limited	Auto Ancillaries	3.01%	SJVN Limited	Power	1.06%
Mangalam Cement Limited	Cement	2.91%	Siemens Limited	Industrial Capital Goods	1.04%
Jaiprakash Associates Limited	Construction	2.91%	Hindalco Industries Limited	Non - Ferrous Metals	1.03%
Idea Cellular Limited	Telecom - Services	2.88%	Bharat Petroleum Corporation Limited	Petroleum Products	1.03%
Ashoka Buildcon Limited	Construction Project	2.88%	Oil India Limited	Oil	1.01%
Blue Dart Express Limited	Transportation	2.71%	Oil & Natural Gas Corporation Limited	Oil	1.00%
Bharat Electronics Limited	Industrial Capital Goods	2.65%	Bharat Earth Movers Limited	Industrial Capital Goods	0.93%
Sadbhav Engineering Limited	Construction Project	2.33%	Jaiprakash Power Ventures Limited	Power	0.92%
Gujarat Pipavav Port Limited	Transportation	2.21%	Tata Steel Limited	Ferrous Metals	0.92%
Disa India Limited	Industrial Capital Goods	2.15%	JK Cement Limited	Cement	0.85%
VA Tech Wabag Limited	Engineering Services	2.13%	Gujarat Mineral Development Corporation Limited	Minerals/Mining	0.67%
AIA Engineering Limited	Industrial Capital Goods	2.07%	IDFC Limited	Finance	0.61%
Sesa Sterlite Limited	Minerals / Mining	1.99%	Total		97.18%
GAIL (India) Limited	Gas	1.94%	Cash & Cash Equivalents		
Kalpataru Power Transmissions Limited	Power	1.88%	Net Receivable/Payable		2.82%
Crompton Greaves Limited	Industrial Capital Goods	1.75%	Total		2.82%
Gateway Distriparks Limited	Transportation	1.38%	Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Infrastructure Fund(G)	-19.84	7.56	-27.97	27/Sep/2007	-10.51	5130.00
CNX Nifty	0.56	15.38	-18.02		2.31	11469.34
S&P BSE SENSEX^	3.29	14.03	-18.01		2.05	11299.79

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To seek to generate capital appreciation by investing predominantly in equity and equity related instruments of companies in the infrastructure sector.

Exit Load: 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year.

For details on other funds managed by the Fund Manager, please refer page no 30

L&T India Equity and Gold Fund

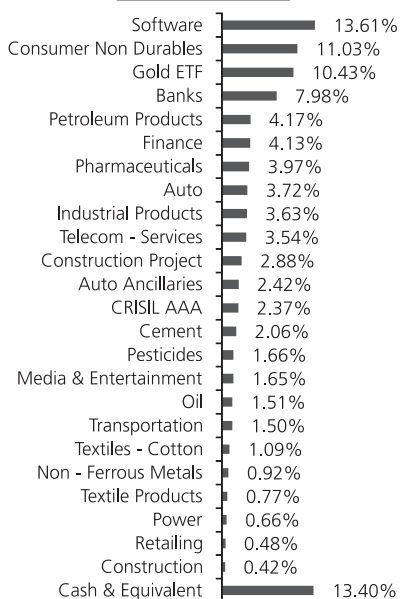
Data as on November 29, 2013



Fund Details	
NAV of Plans/Options (as on 29 November 2013) ₹	
Direct Plan - Dividend Option	12.461
Direct Plan - Growth Option	12.461
Dividend Option	12.372
Growth Option	12.372
Volatility Measures*:	
Standard Deviation	3.75
R-Squared	0.90
Beta	0.65
Sharpe Ratio#	-
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	February 7, 2011
Expense Ratio	
Direct	2.10%
Non Direct	2.98%
Portfolio Turnover :	0.6917
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Abhijeet Dakshikar (investment in foreign securities)
Benchmark	70% - S&P BSE 200 Index, 20% - Gold Prices and 10% - CRISIL Short Term Bond Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	38.17 Source: AMFI

Portfolio Allocation			Portfolio Allocation		
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED Listed/Awaiting Listing on the Stock Exchanges			Dabur India Limited	Consumer Non Durables	0.77%
Tata Consultancy Services Limited	Software	3.83%	Page Industries Limited	Textile Products	0.77%
Larsen & Toubro Limited	Construction Project	2.88%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.74%
Infosys Limited	Software	2.88%	Colgate Palmolive (India) Limited	Consumer Non Durables	0.73%
ICICI Bank Limited	Banks	2.76%	Bank of Baroda	Banks	0.73%
Bharti Airtel Limited	Telecom - Services	2.53%	Eclerx Services Limited	Software	0.71%
MindTree Limited	Software	2.49%	FDC Limited	Pharmaceuticals	0.71%
Tech Mahindra Limited	Software	2.34%	Dalmia Bharat Limited	Cement	0.71%
Reliance Industries Limited	Petroleum Products	2.33%	Oil & Natural Gas Corporation Limited	Oil	0.69%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.94%	Just Dial Limited	Software	0.68%
The Federal Bank Limited	Banks	1.94%	KPIT Cummins Infosystems Limited	Software	0.68%
ITC Limited	Consumer Non Durables	1.81%	Kalpataru Power Transmissions Limited	Power	0.66%
HDFC Bank Limited	Banks	1.72%	IL & FS Investment Managers Finance Limited	Finance	0.62%
United Spirits Limited	Consumer Non Durables	1.71%	Balrampur Chini Mills Limited	Consumer Non Durables	0.59%
Bayer Cropscience Limited	Pesticides	1.66%	Den Networks Limited	Media & Entertainment	0.54%
Escorts Limited	Auto	1.42%	Shree Cement Limited	Cement	0.51%
Amara Raja Batteries Limited	Auto Ancillaries	1.41%	JK Cement Limited	Cement	0.49%
Housing Development Finance Corporation Limited	Finance	1.39%	Bharat Petroleum Corporation Limited	Petroleum Products	0.49%
Finolex Industries Limited	Industrial Products	1.39%	Tata Coffee Limited	Consumer Non Durables	0.48%
Hero MotoCorp Limited	Auto	1.37%	Oberoi Realty Limited	Construction	0.42%
Castrol India Limited	Petroleum Products	1.35%	The Great Eastern Shipping Company Limited	Transportation	0.41%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	1.32%	Siti Cable Network Limited	Media & Entertainment	0.37%
Bajaj Finance Limited	Finance	1.17%	Future Retail Limited	Retailing	0.37%
Swaraj Engines Limited	Industrial Products	1.16%	Mangalam Cement Limited	Cement	0.35%
Blue Dart Express Limited	Transportation	1.09%	Future Lifestyle Fashions Limited	Retailing	0.11%
Vardhman Textiles Limited	Textiles - Cotton	1.09%	Total		73.80%
Fag Bearings India Limited	Industrial Products	1.08%	BONDS & NCDs		
Britannia Industries Limited	Consumer Non Durables	1.08%	Listed/awaiting listing on the stock exchanges		
Mcleod Russel India Limited	Consumer Non Durables	1.02%	Housing Development Finance Corporation Limited	CRISIL AAA	2.37%
Wabco India Limited	Auto Ancillaries	1.01%	Total		2.37%
Idea Cellular Limited	Telecom - Services	1.01%	Investment Funds/Mutual Funds		
Emami Limited	Consumer Non Durables	0.96%	Goldman Sachs Gold Exchange Traded Scheme	Gold ETF	10.43%
Nestle India Limited	Consumer Non Durables	0.96%	Total		10.43%
Sundaram Finance Limited	Finance	0.95%	Cash & Cash Equivalents		
Maruti Suzuki India Limited	Auto	0.93%	Net Receivable/Payable		13.40%
Jyothy Laboratories Limited	Consumer Non Durables	0.92%	Total		13.40%
Hindustan Zinc Limited	Non - Ferrous Metals	0.92%	Grand Total		100.00%
ING Vysya Bank Limited	Banks	0.83%			
Oil India Limited	Oil	0.82%			

% Sector Allocation



	Performance of Growth Option				
	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012		CAGR Returns (%)	PTP Returns* (in ₹)
L&T India Equity and Gold Fund(G)	1.11	15.53	07/Feb/2011	5.34	11475.00
Benchmark\$	-0.50	14.12		5.11	11410.34
S&P BSE SENSEX^	3.29	12.36		2.75	10744.34

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments. The Scheme will also additionally invest in domestic Gold ETFs.

Exit Load: - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

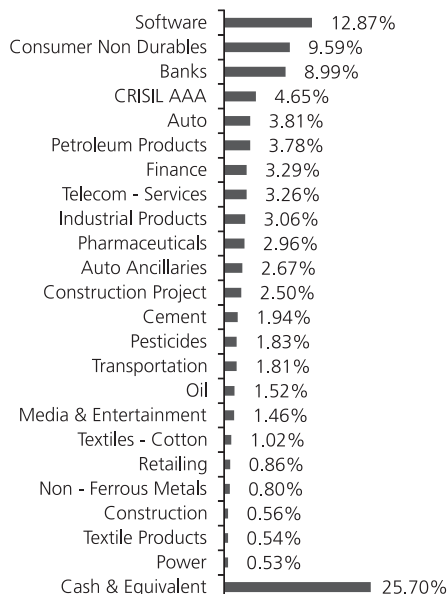
Fund Details

NAV of Plans/Options (as on 29 November 2013)		₹
Direct Plan - Dividend Option	12.136	
Direct Plan - Growth Option	12.136	
Dividend Option	12.045	
Growth Option	12.045	
Volatility Measures*:		
Standard Deviation	3.94	
R-Squared	0.95	
Beta	0.70	
Sharpe Ratio#	-0.02	
*Source: ICRA MFIE		
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)		
Date of Inception :	February 7, 2011	
Expense Ratio		
Direct	2.04%	
Non Direct	2.97%	
Portfolio Turnover :	0.6622	
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.	
Minimum Application size (Initial)	₹5000	
Additional Investment	₹1000	
Minimum Redemption Size	₹1000 or 100 units	
Fund Manager	Mr. S. N. Lahiri (investments in equity and equity related instruments), Mr. Vikram Chopra (investments in debt and money market instruments) and Mr. Abhijeet Dakshikar (investment in foreign securities)	
Benchmark	70% - S&P BSE 200 Index and 30% - CRISIL Short Term Bond Fund Index	
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	36.11	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
Infosys Limited	Software	3.30%	Maruti Suzuki India Limited	Auto	0.76%
Tata Consultancy Services Limited	Software	3.09%	Sundaram Finance Limited	Finance	0.75%
ICICI Bank Limited	Banks	2.96%	Dabur India Limited	Consumer Non Durables	0.75%
Tech Mahindra Limited	Software	2.66%	Nestle India Limited	Consumer Non Durables	0.73%
Larsen & Toubro Limited	Construction Project	2.50%	Wabco India Limited	Auto Ancillaries	0.72%
Bharti Airtel Limited	Telecom - Services	2.28%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.72%
Reliance Industries Limited	Petroleum Products	2.21%	Shree Cement Limited	Cement	0.69%
MindTree Limited	Software	2.11%	Oil & Natural Gas Corporation Limited	Oil	0.64%
The Federal Bank Limited	Banks	2.09%	Future Retail Limited	Retailing	0.64%
Amara Raja Batteries Limited	Auto Ancillaries	1.95%	Just Dial Limited	Software	0.64%
Hero MotoCorp Limited	Auto	1.88%	Eclerx Services Limited	Software	0.59%
Bayer Cropscience Limited	Pesticides	1.83%	Oberoi Realty Limited	Construction	0.56%
Torrent Pharmaceuticals Limited	Pharmaceuticals	1.64%	Dalmia Bharat Limited	Cement	0.55%
HDFC Bank Limited	Banks	1.49%	Page Industries Limited	Textile Products	0.54%
ITC Limited	Consumer Non Durables	1.48%	Kalpataru Power Transmissions Limited	Power	0.53%
United Spirits Limited	Consumer Non Durables	1.48%	FDC Limited	Pharmaceuticals	0.50%
Bank of Baroda	Banks	1.41%	Den Networks Limited	Media & Entertainment	0.50%
Housing Development Finance Corporation Limited	Finance	1.29%	Bharat Petroleum Corporation Limited	Petroleum Products	0.48%
Escorts Limited	Auto	1.17%	KPT Cummins Infosystems Limited	Software	0.48%
Castrol India Limited	Petroleum Products	1.09%	Balrampur Chini Mills Limited	Consumer Non Durables	0.42%
Finolex Industries Limited	Industrial Products	1.08%	JK Cement Limited	Cement	0.42%
ING Vysya Bank Limited	Banks	1.04%	IL & FS Investment Managers Limited	Finance	0.41%
Vardhman Textiles Limited	Textiles - Cotton	1.02%	Tata Coffee Limited	Consumer Non Durables	0.39%
Fag Bearings India Limited	Industrial Products	1.01%	Mangalam Cement Limited	Cement	0.28%
Britannia Industries Limited	Consumer Non Durables	1.00%	Siti Cable Network Limited	Media & Entertainment	0.24%
Idea Cellular Limited	Telecom - Services	0.98%	Future Lifestyle Fashions Limited	Retailing	0.22%
Swaraj Engines Limited	Industrial Products	0.97%	Total		69.65%
The Great Eastern Shipping Company Limited	Transportation	0.92%	BONDS & NCDs		
Blue Dart Express Limited	Transportation	0.89%	Listed/awaiting listing on the stock exchanges		
Oil India Limited	Oil	0.88%	Housing Development Finance Corporation Limited	CRISIL AAA	4.65%
McLeod Russel India Limited	Consumer Non Durables	0.87%	Total		4.65%
Colgate Palmolive (India) Limited	Consumer Non Durables	0.84%	Cash & Cash Equivalents		
Bajaj Finance Limited	Finance	0.84%	Net Receivable/Payable		25.70%
Emami Limited	Consumer Non Durables	0.83%	Total		25.70%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.82%	Grand Total		100.00%
Hindustan Zinc Limited	Non - Ferrous Metals	0.80%			
Jyothy Laboratories Limited	Consumer Non Durables	0.80%			

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)				
L&T India Prudence Fund(G)	4.40	13.63	07/Feb/2011	4.42	11213.00
Benchmark\$	1.46	10.85		3.05	10826.58
S&P BSE SENSEX^	3.29	12.36		2.75	10744.34

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To seek to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related securities and to generate reasonable returns through a portfolio of debt and money market instruments.

Exit Load: For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00% For details on other funds managed by the Fund Manager, please refer page no 30

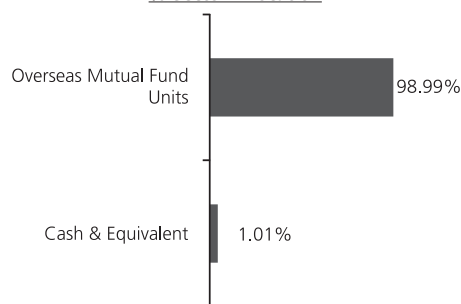
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
	₹
Direct Plan - Dividend Option	19.511
Direct Plan - Growth Option	19.511
Dividend Option	19.366
Growth Option	19.366
Volatility Measures*:	
Standard Deviation	4.01
Sharpe Ratio#	0.17
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	February 11, 2010
Expense Ratio	
Direct	1.08%
Non Direct	2.02%
Options	Growth and Dividend. The Dividend Option offers Payout and Reinvestment facilities.
Minimum Application size (Initial)	₹5000
Additional Investment	₹1000
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. Abhijeet Dakshikar
Benchmark	A custom benchmark which is a blend of the following indices- MSCI ACWI Industrials, MSCI ACWI Real Estate, MSCI ACWI Utilities, MSCI Materials and MSCI Energy. The weights assigned to each individual index while calculating the custom benchmark are 20%, 20%, 10%, 20% and 30% respectively.
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	80.76
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets
Investment Funds/Mutual Funds		
Fidelity Fund - Global Real Asset Sec - I	Overseas Mutual Fund Units	98.99%
Total		98.99%
Cash & Cash Equivalents		
Net Receivable/Payable		1.01%
Total		1.01%
Grand Total		100.00%

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Global Real Assets Fund (G)	28.33	29.15	2.46	11/Feb/2010	19.07	18861.00
Benchmark\$	30.17	25.14	3.29		17.63	18047.09
S&P BSE SENSEX^	3.29	12.36	-16.33		5.14	11997.93

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To achieve long-term capital growth from a portfolio which will be primarily invested in Fidelity Funds - Global Real Asset Securities Fund, an offshore fund launched by Fidelity Funds (an open-ended investment company incorporated in Luxembourg) and similar to an Indian mutual fund scheme.

Exit Load: - For redemption within 1 year from the date of allotment or Purchase applying First in First Out basis 1.00%
For details on other funds managed by the Fund Manager, please refer page no 30

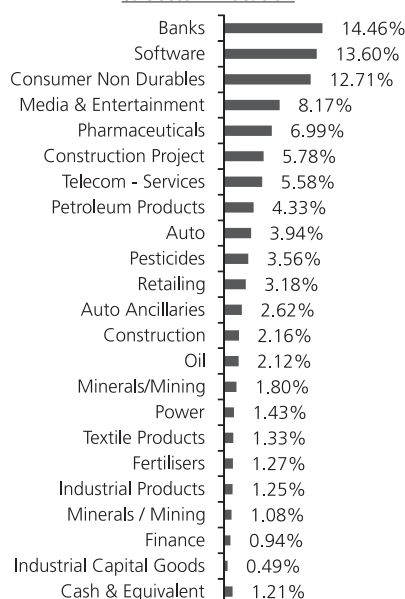
Fund Details

NAV of Plans/Options (as on 29 November 2013)	
Dividend Option	₹ 13.73
Growth Option	16.02
Volatility Measures*:	
Standard Deviation	5.11
R-Squared	0.94
Beta	0.91
Sharpe Ratio#	-0.15
*Source: ICRA MFIE	
#Risk free rate assumed to be 8.85% (based on 3-months T-bill rate during last 3 months)	
Date of Inception :	November 18, 2005
Expense Ratio :	2.95%
Portfolio Turnover :	1.1139
Options	Growth and Dividend. The Dividend option offers Dividend Payout and Dividend Reinvestment facilities.
Minimum Application size (Initial)	Further subscriptions in this fund have been restricted
Additional Investment	Further subscriptions in this fund have been restricted
Minimum Redemption Size	₹500 per application or 50 units
Fund Manager	Mr. Rajesh Pherwani
Benchmark	CNX Nifty
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	25.38 Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED					
Listed/Awaiting Listing on the Stock Exchanges					
ICICI Bank Limited	Banks	5.84%	Jaiprakash Power Ventures Limited	Power	1.43%
Infosys Limited	Software	5.53%	Den Networks Limited	Media & Entertainment	1.42%
Larsen & Toubro Limited	Construction Project	4.63%	Sun TV Network Limited	Media & Entertainment	1.40%
ITC Limited	Consumer Non Durables	4.39%	Bharat Petroleum Corporation Limited	Petroleum Products	1.39%
Bharti Airtel Limited	Telecom - Services	3.51%	Tata Coffee Limited	Consumer Non Durables	1.35%
Maruti Suzuki India Limited	Auto	3.45%	Jyothy Laboratories Limited	Consumer Non Durables	1.35%
Reliance Industries Limited	Petroleum Products	2.94%	Raymond Limited	Textile Products	1.33%
Tata Consultancy Services Limited	Software	2.90%	The Jammu & Kashmir Bank Limited	Banks	1.31%
United Spirits Limited	Consumer Non Durables	2.81%	Coromandel International Limited	Fertilisers	1.27%
Berger Paints India Limited	Consumer Non Durables	2.81%	Swaraj Engines Limited	Industrial Products	1.25%
D. B. Corp Limited	Media & Entertainment	2.71%	Voltas Limited	Construction Project	1.15%
Zee Entertainment Enterprises Limited	Media & Entertainment	2.64%	Jaiprakash Associates Limited	Construction	1.14%
ING Vysya Bank Limited	Banks	2.58%	Future Lifestyle Fashions Limited	Retailing	1.10%
The Federal Bank Limited	Banks	2.48%	Sesa Sterlite Limited	Minerals / Mining	1.08%
Divi's Laboratories Limited	Pharmaceuticals	2.30%	Oberoi Realty Limited	Construction	1.02%
Bank of India	Banks	2.25%	Wipro Limited	Software	0.99%
Torrent Pharmaceuticals Limited	Pharmaceuticals	2.22%	Lupin Limited	Pharmaceuticals	0.95%
Cairn India Limited	Oil	2.12%	Bajaj Finance Limited	Finance	0.94%
MindTree Limited	Software	2.11%	MRF Limited	Auto Ancillaries	0.64%
Future Retail Limited	Retailing	2.08%	Hero MotoCorp Limited	Auto	0.49%
Tech Mahindra Limited	Software	2.07%	Crompton Greaves Limited	Industrial Capital Goods	0.49%
Idea Cellular Limited	Telecom - Services	2.07%	Total		98.79%
Motherson Sumi Systems Limited	Auto Ancillaries	1.98%	Cash & Cash Equivalents		
Rallis India Limited	Pesticides	1.83%	Net Receivable/Payable		1.21%
NMDC Limited	Minerals/Mining	1.80%	Total		1.21%
Bayer Cropscience Limited	Pesticides	1.73%	Grand Total		100.00%
Aurobindo Pharma Limited	Pharmaceuticals	1.52%			

% Sector Allocation



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Tax Saver Fund(G)	-2.48	9.38	-22.72	18/Nov/2005	4.88	14550.00
CNX Nifty	0.56	15.38	-18.02		10.47	21890.04
S&P BSE SENSEX^	3.29	14.03	-18.01		10.73	22309.83

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.

Exit Load: Nil

For details on other funds managed by the Fund Manager, please refer page no 30

** In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

Fund Details

NAV of Plans/Options (as on 29 November 2013)	₹
Daily Dividend Option	1023.3000
Direct Plan - Daily Dividend Option	1038.2923
Direct Plan - Growth Option	1687.5993
Direct Plan - Monthly Dividend Option	1015.1958
Direct Plan - Weekly Dividend Option	1001.3004
Growth Option	1687.0196
Institutional Plan - Growth Option	1668.4083
Monthly Dividend Option	1014.1429
Retail Plan - Growth option	1622.5838
Retail Plan - Monthly Dividend Option	1012.0048
Weekly Dividend Option	1000.8607

Date of Inception : November 27, 2006

Expense Ratio

Non Direct	0.10%
Direct	0.08%

Options

- Growth
- Dividend option
(Reinvestment and Payout)

Minimum Application size (Initial)

₹10,000 and in case of daily dividend option ₹1,00,000 and in multiples of ₹1 thereafter.

Additional Investment

₹1,000 and thereafter in multiples of ₹1

Minimum Redemption Size

₹1000 or 100 units

Fund Manager

Mr. Mahesh A. Chhabria

Benchmark

CRISIL Liquid Fund Index

AAUM (₹ In Crs) Quarter ended Sep 30, 2013

102.42
Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets
Others		
CBLO / Reverse Repo		99.28%
Net Receivables / (Payables)		0.72%
Net Assets		100.00%
Average Maturity		0.00 years
Modified Duration		0.00 years

Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Retail - Monthly Dividend			
25-Nov-13	1,017.18	4.6756	4.4779
25-Oct-13	1,017.34	5.4549	5.2243
25-Sep-13	1,017.47	5.4549	5.2243
Direct Plan - Monthly Dividend			
25-Nov-13	1,020.29	4.6756	4.4779
25-Oct-13	1,019.85	5.4549	5.2243
25-Sep-13	1,019.38	5.4549	5.2243
Monthly Dividend			
25-Nov-13	1,019.28	4.6756	4.4779
25-Oct-13	1,018.99	5.4549	5.2243
25-Sep-13	1,018.57	5.4549	5.2243

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable). Face value ₹10/-.

Performance of dividend option would be net of Dividend Distribution Tax, as applicable.

% Rating Profile



CBLO / Reverse Repo/ Net Receivables / (Payables)
100.00%

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	30/Sep/2012-30/Sep/2013	29/Sep/2011-30/Sep/2012	30/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Cash-Retail(G)	7.98	9.05	7.82	27/Nov/2006	7.12	16013.68
Crisil Liquid Fund Index	8.59	8.62	7.77		7.26	16156.38
Crisil 1 Yr T-Bill Index [^]	5.70	8.09	5.38		5.60	14524.31
L&T Cash-Inst(G)	8.41	9.48	8.25	27/Nov/2006	7.55	16455.11
Crisil Liquid Fund Index	8.59	8.62	7.77		7.26	16156.38
Crisil 1 Yr T-Bill Index [^]	5.70	8.09	5.38		5.60	14524.31
L&T Cash Fund (G)	8.73	9.65	8.41	27/Nov/2006	7.72	16634.38
Crisil Liquid Fund Index	8.59	8.62	7.77		7.26	16156.38
Crisil 1 Yr T-Bill Index [^]	5.70	8.09	5.38		5.60	14524.31

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. [^]Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To deliver reasonable returns with lower volatility and higher liquidity through a portfolio of debt and money market instruments.

Exit Load: – Nil

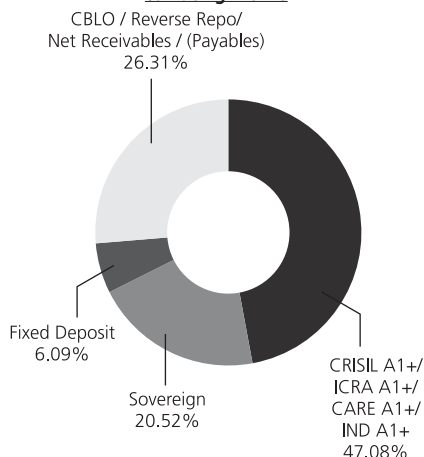
For details of expenses charged to Retail and Institutional Plans (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.lntmf.com

For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Daily Dividend	1011.6349
Direct Plan - Daily Dividend	1011.9470
Direct Plan - Growth	1707.4862
Direct Plan - Weekly Dividend	1001.4385
Growth	1706.9937
Institutional Plus Growth	2488.4767
Regular Growth	2403.2049
Weekly Dividend	1001.7578
Date of Inception	
Regular	October 4, 2000
Institutional Plus	April 10, 2003
L&T Liquid Fund	October 3, 2006
Expense Ratio	
Non Direct	0.09%
Direct	0.05%
Options	
	<ul style="list-style-type: none"> • Growth • Dividend (Reinvestment and Payout) - Weekly dividend • Daily Dividend Reinvestment Plan
Minimum Application size (Initial)	
	Daily Dividend Reinvestment Plan: A minimum of ₹1,00,000/- per application and in multiples of ₹1/- thereafter
Weekly Dividend and Growth: A minimum of ₹10,000/- per application and in multiples of ₹1/- thereafter	
Additional Investment	
	All Options: A minimum of ₹1000/- per application and in multiples of ₹1/- thereafter
Minimum Redemption Size	
	Regular Plan : ₹1000/- per application or 100 units Institutional Plus Plan/ Weekly Dividend/ Growth/ DDRIP: ₹1,00,000 per application or 10,000 Units
Fund Manager	Mr. Shiram Ramanathan and Mr. Mahesh Chhabria
Benchmark	CRISIL Liquid Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	5144.56 Source: AMFI

Portfolio Allocation			Portfolio Allocation		
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
MONEY MARKET INSTRUMENT					
Commercial Paper/Certificate of Deposit					
Mahindra & Mahindra Financial Services Limited	CRISIL A1 +	3.87%	Grasim Industries Limited	CARE A1+	0.86%
Magma Fincorp Limited	CARE A1+	3.43%	Tata Capital Housing Finance Limited	CRISIL A1 +	0.86%
Allahabad Bank	ICRA A1+	3.01%	State Bank of Travancore Corporation Bank	CRISIL A1+	0.43%
IndusInd Bank Limited	CRISIL A1 +	2.59%	Punjab National Bank	CARE A1+	0.43%
Bank of Maharashtra	CRISIL A1 +	2.58%	Oriental Bank of Commerce	CRISIL A1+	0.43%
Union Bank of India	CRISIL A1 +	2.58%	Total		43.66%
The Jammu & Kashmir Bank Limited	CRISIL A1 +	2.58%	Treasury Bill		
Sesa Sterlite Limited	CRISIL A1 +	1.73%	91 Days TBILL 19DEC13	SOVEREIGN	6.23%
Tata Capital Financial Services Limited	ICRA A1+	1.72%	91 Days TBILL 12DEC13	SOVEREIGN	3.47%
Andhra Bank	ICRA A1+	1.72%	182 Days TBILL 19DEC13	SOVEREIGN	3.46%
Aditya Birla Finance Limited	ICRA A1+	1.72%	91 Days TBILL 5DEC13	SOVEREIGN	3.04%
Canara Bank	CRISIL A1 +	1.72%	91 Days TBILL 26DEC13	SOVEREIGN	2.59%
Kotak Mahindra Bank Limited	CRISIL A1 +	1.71%	364 Days TBILL 12DEC13	SOVEREIGN	1.73%
Yes Bank Limited	ICRA A1+	1.29%	Total		20.52%
EID Parry India Limited	CRISIL A1 +	1.03%	Bills Rediscounting		
Vijaya Bank	CARE A1+	0.87%	ICICI Bank Limited - BRD	CARE A1+	3.42%
Godrej Agrovet Limited	ICRA A1+	0.87%	Total		3.42%
Bank of Baroda	CRISIL A1+	0.87%	Fixed Deposit		
Dena Bank	CRISIL A1+	0.87%	Axis Bank Limited	TERM DEPOSITS	3.48%
Kotak Mahindra Prime Limited	CRISIL A1 +	0.87%	The Jammu & Kashmir Bank Limited	TERM DEPOSITS	2.61%
Hindustan Petroleum Corporation Limited	CRISIL A1 +	0.87%	Total		6.09%
Aditya Birla Nuvo Limited	ICRA A1+	0.86%	Others		
Indian Oil Corporation Limited	ICRA A1+	0.86%	CBLO / Reverse Repo		25.27%
			Net Receivables / (Payables)		1.04%
			Net Assets		100.00%
			Average Maturity		0.07 years
			Modified Duration		0.06 years

% Rating Profile



Performance of Growth Option						
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	30/Sep/2012-30/Sep/2013	30/Sep/2011-30/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
Absolute Returns (%)						
L&T Liquid-Reg(G)	7.57	8.58	8.05	04/Oct/2000	6.86	23698.44
Crisil Liquid Fund Index	8.59	8.65	7.77		NA	NA
Crisil 91 Day T-Bill Index^	7.88	8.70	5.24		5.86	20963.00
<hr/>						
L&T Liquid-Inst Plus(G)	8.54	9.62	8.31	10/Apr/2003	8.93	24503.20
Crisil Liquid Fund Index	8.59	8.65	7.77		6.37	19103.68
Crisil 91 Day T-Bill Index^	7.88	8.70	5.24		5.47	17480.43
<hr/>						
L&T Liquid Fund (G)	8.90	9.83	8.41	03/Oct/2006	7.70	16799.28
Crisil Liquid Fund Index	8.59	8.65	7.77		7.23	16300.40
Crisil 91 Day T-Bill Index^	7.88	8.70	5.24		5.73	14768.98

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate reasonable returns while maintaining safety and providing the investor superior liquidity. To achieve this objective, investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt.

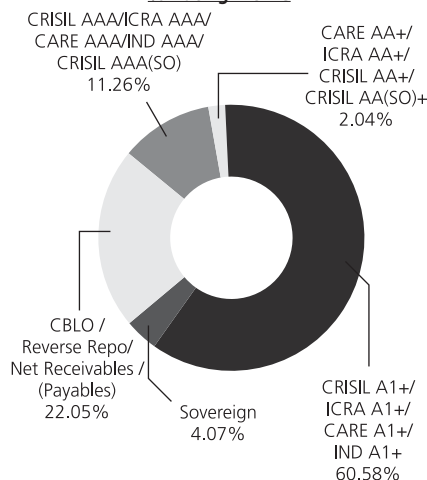
Exit Load: - Nil

For details of expenses charged to Regular and Institutional Plus Plans (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.ltmf.com

For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Daily Dividend	10.1660
Direct Plan - Daily Dividend	10.3176
Direct Plan - Growth	20.1833
Direct Plan- Monthly Dividend	12.3996
Direct Plan- Weekly Dividend	10.3858
Growth	20.1528
Monthly Dividend	12.3798
Regular Growth	19.4826
Regular Monthly Dividend	11.8467
Regular Semi Annual Dividend	15.3081
Semi Annual Dividend	15.3081
Bonus	20.1528
Weekly Dividend	10.3674
Date of Inception	
Regular	November 27, 1997
L&T Ultra Short Term Fund	April 10, 2003
Expense Ratio	
Non Direct	0.29%
Direct	0.10%
Options	
	<ul style="list-style-type: none"> • Growth • Dividend (Reinvestment and Payout) <ol style="list-style-type: none"> 1. Weekly Dividend 2. Monthly Dividend 3. Semi- annual Dividend • Daily Dividend Reinvestment Plan
Minimum Application size (Initial)	Weekly Dividend/ Monthly Dividend/ Semi- Annual Dividend and Growth: A minimum of ₹10,000/- per application and in multiples of ₹1/- thereafter
	Daily Dividend Reinvestment Plan: A minimum of ₹1,00,000/- per application and in multiples of ₹1/- thereafter.
Additional Investment	₹1,000 and thereafter in multiples of ₹1
Minimum Redemption Size	Regular Plan: ₹1000/- per application or 100 units Weekly Dividend/Monthly Dividend/ Semi Annual Dividend/ Growth/ DDRIP: ₹1,00,000 per application or 10,000 Units
Fund Manager	Mr. Shriram Ramanathan and Mr. Mahesh Chhabria
Benchmark	CRISIL Liquid Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	206.86 Source: AMFI

% Rating Profile



Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			ICICI Bank Limited		
Listed/Awaiting Listing on the Exchange			Sesa Sterlite Limited		
Non Convertible Debentures			State Bank of Hyderabad		
Mapex Infrastructure Private Limited	CRISIL AAA(SO)	6.55%	Canara Bank	CRISIL A1 +	1.96%
Ermas Expressway Private Limited	CRISIL AAA(SO)	3.69%	Kotak Mahindra Bank Limited	CRISIL A1+	0.02%
Sundaram Finance Limited	ICRA AA+	2.04%	Total		60.58%
Housing Development Finance Corporation Limited	CRISIL AAA	1.02%	Treasury Bill		
Total		13.30%	91 Days TBILL 26DEC13	SOVEREIGN	4.07%
MONEY MARKET INSTRUMENT			Total		
Commercial Paper/Certificate of Deposit			Others		
State Bank of Hyderabad	ICRA A1+	13.99%	CBLO / Reverse Repo		21.51%
Canara Bank	CRISIL A1+	10.60%	Net Receivables / (Payables)		0.54%
Housing Development Finance Corporation Limited	ICRA A1+	10.00%	Net Assets		100.00%
Syndicate Bank	CARE A1+	9.99%	Average Maturity		0.23 years
			Modified Duration		0.21 years

Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Retail - Monthly Dividend			
25-Nov-13	11.8927	0.0468	0.0448
25-Oct-13	11.9051	0.0701	0.0672
25-Sep-13	11.8829	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	12.4537	0.0545	0.0522
25-Oct-13	12.4630	0.0779	0.0746
25-Sep-13	12.4369	0.0701	0.0672
Monthly Dividend			
25-Nov-13	12.4343	0.0545	0.0522
25-Oct-13	12.4458	0.0779	0.0746
25-Sep-13	12.4218	0.0701	0.0672

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Ultra ST-Reg(G)	8.24	9.60	8.48	27/Nov/1997	4.20	19193.90
Crilil Liquid Fund Index	8.59	8.67	7.76		NA	NA
Crilil 1 Yr T-Bill Index^	5.70	8.14	5.38		6.34	26511.38
L&T Ultra Short Term Fund (G)	9.10	10.00	8.73	10/Apr/2003	6.75	19831.30
Crilil Liquid Fund Index	8.59	8.67	7.76		6.37	19103.68
Crilil 1 Yr T-Bill Index^	5.70	8.14	5.38		5.27	17138.04

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments

Exit Load: - Nil

For details of expenses charged to Regular Plan (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.lntmf.com

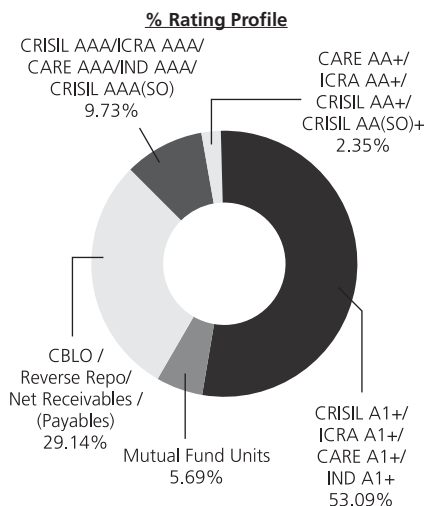
For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details

NAV of Plans/Options (as on 29 November 2013)	₹
Daily Dividend Plan	10.8591
Direct Plan - Daily Dividend Plan	10.8591
Direct Plan - Growth Plan	12.1291
Direct Plan - Monthly Dividend	11.1904
Direct Plan - Weekly Dividend	12.9013
Growth Plan	12.1143
Monthly Dividend	11.1760
Weekly Dividend	12.4222
Date of Inception :	August 11, 2005
Expense Ratio	
Direct	0.25%
Non Direct	0.40%
Options	<ul style="list-style-type: none"> • Growth • Dividend 1. Daily Dividend 2. Weekly Dividend 3. Monthly Dividend All Options have common portfolio.
Minimum Application size (Initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. Mahesh Chhabria
Benchmark	CRISIL Liquid Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	293.47
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS					
Listed/Awaiting Listing on the Exchange					
Non Convertible Debentures					
Housing Development Finance Corporation Limited	CRISIL AAA	6.93%	Sesa Sterlite Limited	CRISIL A1+	6.41%
Power Finance Corporation Limited	CRISIL AAA	2.80%	State Bank of Patiala	ICRA A1+	3.90%
L&T Fincorp Limited	CARE AA+	2.32%	State Bank of Hyderabad	ICRA A1+	1.36%
Kotak Mahindra Prime Limited	CRISIL AA+	0.03%	Canara Bank	CRISIL A1 +	1.33%
			State Bank of Hyderabad	CRISIL A1+	1.09%
			ICICI Bank Limited	ICRA A1+	0.84%
Total		12.08%	Total		53.09%
MONEY MARKET INSTRUMENT					
Commercial Paper/Certificate of Deposit					
Corporation Bank	CRISIL A1+	10.86%	L&T FMP IX PLAN A - DIRECT Mutual Fund Units		5.69%
Housing Development Finance Corporation Limited	ICRA A1+	6.87%	PLAN - GROWTH		
IDBI Bank Limited	CRISIL A1 +	6.84%	Total		5.69%
Tata Capital Housing Finance Limited	CRISIL A1 +	6.81%	Others		
Sundaram Finance Limited	CRISIL A1 +	6.78%	CBLO / Reverse Repo		28.51%
			Net Receivables / (Payables)		0.63%
			Net Assets		100.00%
			Average Maturity		0.35 years
			Modified Duration		0.31 years



Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Regular - Monthly Dividend			
25-Nov-13	11.2247	0.0468	0.0448
25-Oct-13	11.2308	0.0623	0.0597
25-Sep-13	11.2251	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	11.2388	0.0468	0.0448
25-Oct-13	11.2434	0.0623	0.0597
25-Sep-13	11.2363	0.0623	0.0597

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	30/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T FRF(G)	-26.85	9.79	8.73	11/Aug/2005	2.20	11940.27
Crilil Liquid Fund Index	8.59	8.67	7.77		6.98	17325.16
Crilil 1 Yr T-Bill Index [^]	5.70	8.14	5.38		5.48	15442.93

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. [^]Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate regular income through investment in a portfolio comprising substantially of floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt securities, Government securities and money market instruments.

Exit Load: - Nil

For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details

NAV of Plans/Options (as on 29 November 2013)	₹
Daily Dividend Option	10.1974
Direct Plan - Daily Dividend Option	10.4651
Direct Plan - Growth Option	11.0145
Direct Plan - Monthly Dividend Option	10.1026
Direct Plan - Weekly Dividend Option	10.0616
Growth Option	11.0027
Institutional Plan - Growth Option	15.3318
Retail Plan - Growth Option	15.4473
Retail Plan - Monthly Dividend Option	10.1279
Weekly Dividend Option	10.0987
Monthly Dividend Option	10.0919

Date of Inception

Retail	September 20, 2007
Institutional	February 18, 2008
L&T Low Duration Fund	September 12, 2012

Expense Ratio

Non Direct	0.43%
Direct	0.32%

Options

- Growth
- Dividend option (Reinvestment and Payout)

Minimum Application size (Initial)

₹10,000 and in case of Daily Dividend Option ₹1,00,000.

Additional Investment

₹1,000 and thereafter in multiples of ₹1

Minimum Redemption Size

₹1000 or 100 units

Fund Manager

Mr. Shriram Ramanathan

Benchmark

CRISIL Liquid Fund Index

AAUM (₹ In Crs) Quarter ended Sep 30, 2013

41.80
Source: AMFI

Portfolio Allocation

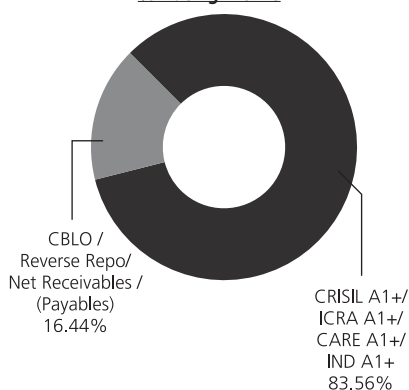
Name of Instrument	Rating/Industry	% to Net Assets
MONEY MARKET INSTRUMENT		
Commercial Paper/Certificate of Deposit		
Corporation Bank	CRISIL A1+	28.45%
Canara Bank	CRISIL A1 +	27.86%
State Bank of Patiala	ICRA A1+	27.25%
Total		83.56%
Others		
CBLO / Reverse Repo		15.79%
Net Receivables / (Payables)		0.65%
Net Assets		100.00%
Average Maturity		0.44 years
Modified Duration		0.40 years

Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Retail - Monthly Dividend			
25-Nov-13	10.1691	0.0390	0.0373
25-Oct-13	10.1816	0.0545	0.0522
25-Sep-13	10.1832	0.0545	0.0522
Monthly Dividend			
25-Nov-13	10.1325	0.0390	0.0373
25-Oct-13	10.1496	0.0623	0.0597
25-Sep-13	10.1560	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	10.1429	0.0390	0.0373
25-Oct-13	10.1588	0.0623	0.0597
25-Sep-13	10.1638	0.0623	0.0597

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Low Duration Fund-Inst(G)	8.04	9.47	8.53	18/Feb/2008	7.66	15137.50
Crisil Liquid Fund Index	8.59	8.67	7.76		7.26	14829.09
Crisil 1 Yr T-Bill Index^	5.70	8.14	5.38		5.62	13596.80
L&T Low Duration Fund-Retail(G)	7.60	9.04	8.09	20/Sep/2007	7.26	15261.60
Crisil Liquid Fund Index	8.59	8.67	7.76		7.21	15217.41
Crisil 1 Yr T-Bill Index^	5.70	8.14	5.38		5.63	13916.23
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013				CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Low Duration Fund (G)	8.17			12/Sep/2012	8.35	10858.80
Crisil Liquid Fund Index	8.59				8.52	10881.10
Crisil 1 Yr T-Bill Index^	5.70				5.70	10589.49

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate reasonable returns and liquidity primarily through investment in money market and short term debt instruments.

Exit Load: - For redemption within 25 days from the date of allotment or Purchase applying First in First out basis - 1.50% of Applicable Net Asset Value.

For details of expenses charged to Retail and Institutional Plans (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.ltmf.com

For details on other funds managed by the Fund Manager, please refer page no 30

L&T Short Term Opportunities Fund

Data as on November 29, 2013

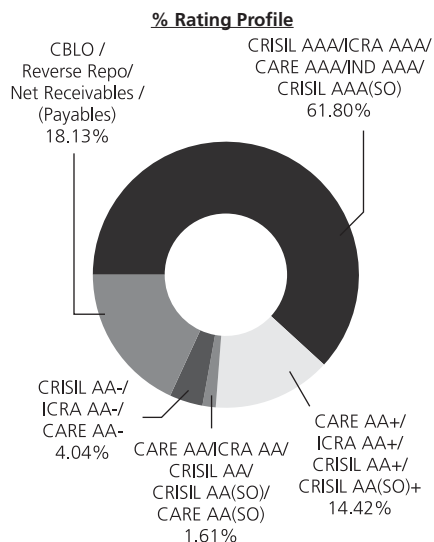


Fund Details

NAV of Plans/Options (as on 29 November 2013)		₹
Bonus	11.7978	
Direct Plan -Growth	11.8155	
Direct Plan - Dividend	10.5190	
Direct Plan - Quarterly Dividend	10.6606	
Growth	11.7978	
Dividend	10.4623	
Quarterly Dividend	10.6565	
Date of Inception : December 27, 2011		
Expense Ratio		
Direct	0.33%	
Non Direct	0.49%	
Options		
	<ul style="list-style-type: none"> • Growth • Dividend (Reinvestment and Payout) • Quarterly Dividend (Reinvestment and Payout) • Bonus 	
Minimum Application size (Initial)	₹10,000 and in multiples of ₹1/- thereafter	
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-	
Minimum Redemption Size	₹1000 or 100 units	
Fund Manager	Mr. Vikram Chopra	
Benchmark	CRISIL Short Term Bond Fund Index	
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	396.96	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS					
Listed/Awaiting Listing on the Exchange					
Non Convertible Debentures					
Power Finance Corporation Limited	CRISIL AAA	9.87%	IDFC Limited	ICRA AAA	3.08%
Indian Oil Corporation Limited	ICRA AAA	7.75%	Vizag General Cargo Berth Pvt Limited	CRISIL AA(SO)+	3.04%
Housing Development Finance Corporation Limited	CRISIL AAA	6.78%	Sundaram Finance Limited	ICRA AA+	2.73%
Shriram Transport Finance Company Limited	CARE AA+	6.78%	Mahindra Vehicles Manufacturers Limited	ICRA AA	1.61%
Rural Electrification Corporation Limited	CRISIL AAA	6.21%	Tata Sons Limited	CRISIL AAA	1.55%
National Housing Bank	IND AAA	6.21%	Kotak Mahindra Prime Limited	CRISIL AA+	1.55%
LIC Housing Finance Limited	CARE AAA	4.61%	Bajaj Finance Limited	CRISIL AA+	0.33%
Bharat Petroleum Corporation Limited	CRISIL AAA	4.60%	Cholamandalam Investment and Finance Company Limited	ICRA AA	1.51%
National Housing Bank	CRISIL AAA	4.52%	Bajaj Finance Limited	CRISIL AA+	0.33%
Tata Motors Finance Limited	CRISIL AA-	4.03%	Total		81.87%
National Bank for Agriculture & Rural Development	CRISIL AAA	3.49%	Others		
LIC Housing Finance Limited	CRISIL AAA	3.13%	CBLO / Reverse Repo		13.93%
			Net Receivables / (Payables)		4.20%
			Net Assets		100.00%
			Average Maturity		1.52 years
			Modified Duration		1.23 years



Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Monthly Dividend			
25-Nov-13	10.4889	0.0390	0.0373
25-Oct-13	10.5284	0.0623	0.0597
25-Sep-13	10.4584	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	10.5449	0.0390	0.0373
25-Oct-13	10.5797	0.0623	0.0597
25-Sep-13	10.5059	0.0623	0.0597
Quarterly Dividend			
25-Sep-13	10.5208	0.0623	0.0597
26-Jun-13	10.6998	0.1870	0.1791
25-Mar-13	10.65	0.1762	0.151

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

Performance of Growth Option

	Absolute Returns (Period)		Since Inception	
	28/Sep/2012 - 30/Sep/2013		Date of Inception of the Scheme	PTP Returns* (in ₹)
	Absolute Returns (%)		CAGR Returns (%)	
L&T Short Term Opportunities Fund(G)	7.72		27/Dec/2011	11593.50
Crisil Short Term Bond Fund Index	7.78			11538.74
Crisil 1 Yr T-Bill Index^	5.70			11217.89

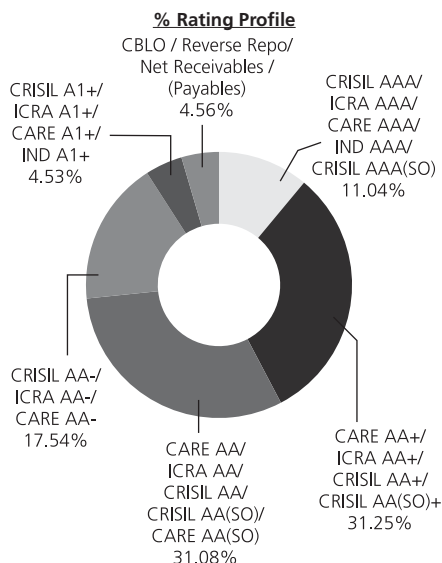
Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate returns for investors with a short-term investment horizon by investing in fixed income securities of shorter term maturity.

Exit Load: – • For redemption on or before 3 months from the date of allotment or Purchase applying First in First Out basis – 0.25% of the Applicable Net Asset Value. • For redemption after 3 months from the date of allotment or Purchase applying First in First out basis – Nil
For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Dividend Option	10.2364
Direct Plan - Growth Option	12.8108
Dividend Option	10.2311
Growth Option	12.7816
Date of Inception :	December 4, 2010
Expense Ratio	
Direct	1.10%
Non Direct	1.33%
Options	<ul style="list-style-type: none"> • Growth • Dividend option (Reinvestment and Payout)
Minimum Application size (Initial)	₹10,000
Additional Investment	₹1,000 and thereafter in multiples of ₹1
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. Shriram Ramanathan and Mr. Vikram Chopra
Benchmark	CRISIL Short Term Bond Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	145.97
	Source: AMFI

Portfolio Allocation			Portfolio Allocation		
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			MONEY MARKET INSTRUMENT		
Listed/Awaiting Listing on the Exchange			Commercial Paper/Certificate of Deposit		
Non Convertible Debentures					
L&T Ahmedabad Maliya Tollway Limited	CARE AA(SO)	12.39%	AFCONS Infrastructure Limited	CRISIL A1+	4.53%
Ermas Expressway Private Limited	CRISIL AAA(SO)	11.04%	Total		4.53%
Vizag General Cargo Berth Pvt Limited	CRISIL AA(SO)+	9.13%	Others		
HPCL-Mittal Energy Limited	ICRA AA-	9.09%	CBLO / Reverse Repo		0.43%
Jindal Steel & Power Limited	CARE AA+	8.47%	Net Receivables / (Payables)		4.13%
JSW Energy Limited	CARE AA-	8.44%	Net Assets		100.00%
Shriram Transport Finance Company Limited	CARE AA+	8.08%	Average Maturity		1.57 years
Mahindra Vehicles Manufacturers Limited	ICRA AA	6.45%	Modified Duration		1.36 years
L&T Housing Finance Limited	CARE AA	6.14%			
Cholamandalam Investment and Finance Company Limited	ICRA AA	6.10%			
Kotak Mahindra Prime Limited	CRISIL AA+	3.09%			
Kotak Mahindra Investment Limited	CRISIL AA+	2.49%			
Total		90.91%			



Dividend History			
Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Monthly Dividend			
25-Nov-13	10.2465	0.0390	0.0373
25-Oct-13	10.2876	0.0623	0.0597
25-Sep-13	10.2349	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	10.2514	0.0390	0.0373
25-Oct-13	10.2802	0.0545	0.0522
25-Sep-13	10.2154	0.0545	0.0522

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

	Performance of Growth Option				
	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012		CAGR Returns (%)	PTP Returns* (in ₹)
L&T ST Income Fund(G)	7.11	9.42	04/Dec/2010	8.40	12558.90
Crisil Short Term Bond Fund Index	7.78	9.21		8.16	12481.27
Crisil 1 Yr T-Bill Index^	5.70	8.14		6.57	11969.84

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Exit Load: - For redemption within 9 months from the date of allotment or Purchase applying First in First out basis - 0.50% of Applicable Net Asset Value. For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Dividend	10.4402
Direct Plan - Growth	13.5309
Dividend	10.4135
Growth	13.4998
Retail Bonus	13.2887
Retail Dividend	10.2817
Retail Growth	13.2908
Retail Quarterly Dividend	10.7243
Date of Inception :	October 8, 2009
Expense Ratio	
Non Direct	1.41%
Direct	1.16%
Options	<ul style="list-style-type: none"> • Growth • Dividend • Quarterly Dividend • Bonus
Minimum Application size (Initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	Retail Option : ₹1000/- per application or 100 units
	Dividend/ Growth/ Quarterly Dividend/ Bonus: ₹1,00,000 per application or 10,000 Units
Fund Manager	Mr. Shriram Ramanathan
Benchmark	CRISIL Short Term Bond Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	368.87 Source: AMFI

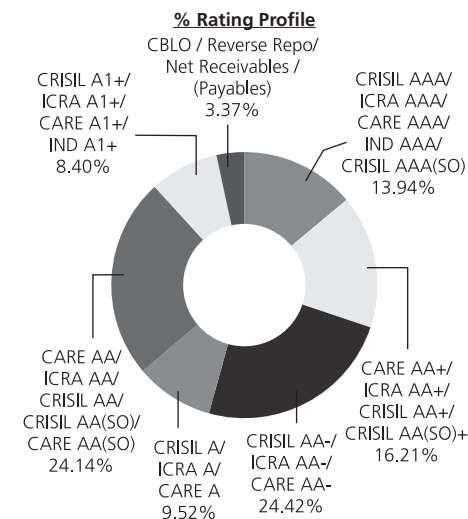
Portfolio Allocation			Portfolio Allocation		
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			Magma Fincorp Limited	CARE AA+	2.25%
Listed/Awaiting Listing on the Exchange			Emas Expressway Private Limited	CRISIL AAA(SO)	1.80%
Non Convertible Debentures			Bharat Petroleum Corporation Limited	CRISIL AAA	1.12%
HPCL-Mittal Energy Limited	ICRA AA-	9.97%	Power Grid Corporation of India Limited	CRISIL AAA	0.62%
IL&FS Transportation Networks Limited	ICRA A	9.52%	Jindal Steel & Power Limited	CARE AA+	0.22%
Kotak Mahindra Investment Limited	CRISIL AA+	8.18%	Total		88.23%
JSW Energy Limited	CARE AA-	7.93%	MONEY MARKET INSTRUMENT		
Power Finance Corporation Limited	CRISIL AAA	7.70%	Commercial Paper/Certificate of Deposit		
L&T Halol Shamlaji Tollway Limited	CRISIL AA(SO)	7.15%	AFCONS Infrastructure Limited	CRISIL A1+	4.55%
Adani Ports and Special Economic Zone Limited	ICRA AA-	6.52%	IL&FS Limited	IND A1+	2.97%
L&T Housing Finance Limited	CARE AA	5.67%	ICICI Bank Limited	ICRA A1+	0.88%
Mahindra & Mahindra Financial Services Limited	CRISIL AA+	5.57%	Total		8.40%
Family Credit Limited	CARE AA	4.53%	Others		
L&T Ahmedabad Maliya Tollway Limited	CARE AA(SO)	4.52%	CBLO / Reverse Repo		0.67%
Mapex Infrastructure Private Limited	CRISIL AAA(SO)	2.70%	Net Receivables / (Payables)		2.70%
Shriram Transport Finance Company Limited	CRISIL AA	2.26%	Net Assets		100.00%
			Average Maturity		2.08 years
			Modified Duration		1.70 years

Dividend History			
Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Retail - Monthly Dividend			
25-Nov-13	10.3045	0.0390	0.0373
25-Oct-13	10.3523	0.0623	0.0597
25-Sep-13	10.2734	0.0623	0.0597
Direct Plan - Monthly Dividend			
25-Nov-13	10.4623	0.0390	0.0373
25-Oct-13	10.5075	0.0623	0.0597
25-Sep-13	10.4241	0.0623	0.0597
Retail - Quarterly Dividend			
25-Sep-13	10.5789	0.0623	0.0597
26-Jun-13	10.7586	0.1247	0.1194
25-Mar-13	10.7954	0.1409	0.1208
Monthly Dividend			
25-Nov-13	10.4359	0.0390	0.0373
25-Oct-13	10.4833	0.0623	0.0597
25-Sep-13	10.4024	0.0623	0.0597

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

	Performance of Growth Option					
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Income Opportunities Fund - Retail (G)	5.00	9.36	8.49	08/Oct/2009	6.93	13056.70
Cril Short Term Bond Fund Index	7.78	9.21	6.80		7.21	13192.36
Cril 10 Yr Gilt Index^	2.45	8.03	3.20		4.40	11870.42
L&T Income Opportunities Fund - (G)	5.26	9.85	8.98	08/Oct/2009	7.35	13262.10
Cril Short Term Bond Fund Index	7.78	9.21	6.80		7.21	13192.36
Cril 10 Yr Gilt Index^	2.45	8.03	3.20		4.40	11870.42

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.



Investment objective: To generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.

Exit Load: - • For redemption within 1 year from the date of allotment or Purchase applying First in First out basis - 2.00% of Applicable Net Asset Value. • For redemption after 1 year but on or before 2 years from the date of allotment or Purchase applying First in First out basis - 1.00% of Applicable Net Asset Value. • For redemption after 2 years from the date of allotment or Purchase applying First in First out basis - Nil

For details of expenses charged to Retail Plan (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.ltmf.com

For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details

NAV of Plans/Options (as on 29 November 2013)		₹
Direct Plan - Dividend Option	10.1819	
Direct Plan - Growth Option	12.7001	
Dividend Option	10.1339	
Growth Option	12.6539	
Retail Plan Dividend Option	10.1690	
Retail Plan Growth Option	15.7751	
Date of Inception		
Retail Plan	August 30, 2006	
L&T Flexi Bond Fund	September 27, 2010	
Expense Ratio		
Non Direct	1.25%	
Direct	0.85%	
Options		
	• Growth • Dividend option (Reinvestment and Payout)	
Minimum Application size (Initial)		
	₹10,000	
Additional Investment		
	₹1,000 and thereafter in multiples of ₹1	
Minimum Redemption Size		
	₹1000 or 100 units	
Fund Manager		
	Mr. Vikram Chopra and Mr. Shriram Ramanathan	
Benchmark		
	CRISIL Composite Bond Fund Index	
AAUM (₹ In Crs) Quarter ended Sep 30, 2013		
	168.58	Source: AMFI

Portfolio Allocation

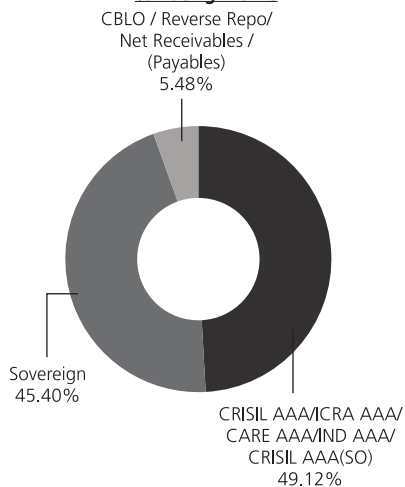
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			GOVERNMENT BONDS		
Listed/Awaiting Listing on the Exchange			08.83% GOI 25-NOV-2023 SOVEREIGN 9.62%		
Non Convertible Debentures			08.12% GOI 10-DEC-2020 SOVEREIGN 9.18%		
Power Grid Corporation of India Limited	CRISIL AAA	11.13%	07.16% GOI 20-MAY-2023 SOVEREIGN 8.43%		
Rural Electrification Corporation Limited	CRISIL AAA	7.37%	08.32% GOI 02-AUG-2032 SOVEREIGN 8.24%		
LIC Housing Finance Limited	CRISIL AAA	6.42%	08.28% GOI 21-SEP-2027 SOVEREIGN 6.11%		
National Housing Bank	CRISIL AAA	6.20%	09.20% GOI 30-SEP-2030 SOVEREIGN 3.22%		
Power Finance Corporation Limited	CRISIL AAA	5.91%	08.33% GOI 09-JUL-2026 SOVEREIGN 0.60%		
Export-Import Bank of India	CRISIL AAA	3.16%	Total		45.40%
Steel Authority of India Limited	CARE AAA	3.10%	Others		
IDFC Limited	ICRA AAA	3.03%	CBLO / Reverse Repo		8.10%
National Bank for Agriculture & Rural Development	CRISIL AAA	2.80%	Net Receivables / (Payables)		-2.62%
Total		49.12%	Net Assets		100.00%
			Average Maturity		7.76 years
			Modified Duration		4.79 years

Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Retail - Monthly Dividend			
25-Oct-13	10.2605	0.0390	0.0373
25-Sep-13	10.1524	0.0623	0.0597
26-Aug-13	10.2550	0.0390	0.0373
Monthly Dividend			
25-Oct-13	10.2203	0.0390	0.0373
26-Aug-13	10.1268	0.0390	0.0373
25-Jun-13	10.3533	0.0390	0.0373
Direct Plan - Monthly Dividend			
25-Oct-13	10.2645	0.0390	0.0373
26-Aug-13	10.1537	0.0312	0.0299
25-Jun-13	10.3735	0.0390	0.0373

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Flexi Bond Fund	6.44	10.65	6.08	27/Sep/2010	7.70	12501.50
Crisil Composite Bond Fund Index	3.49	9.53	5.58		6.17	11976.56
Crisil 10 Yr Gilt Index	2.45	8.03	3.20		4.59	11446.65
L&T Flexi Bond - Retail(G)	5.90	10.10	5.56	30/Aug/2006	6.47	15597.80
Crisil Composite Bond Fund Index	3.49	9.53	5.58		6.16	15276.63
Crisil 10 Yr Gilt Index^	2.45	8.03	3.20		5.91	15022.63

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate reasonable returns through a diversified portfolio of fixed income securities.

Exit Load: – • 0.50% if redeemed/ switched-out <= 6 months from the date of allotment • Nil if redeemed > 6 months from the date of allotment

For details of expenses charged to Retail Plan (subscriptions under which are not accepted w.e.f. October 01, 2012), Please refer to the respective fund page under "Our Funds" on our website www.ltmf.com

For details on other funds managed by the Fund Manager, please refer page no 30

L&T Triple Ace Bond Fund

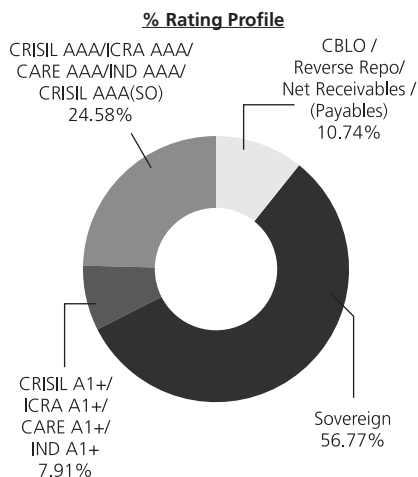
Data as on November 29, 2013



Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Quarterly Dividend	11.9882
Direct Plan - Semi Annual Dividend	13.6138
Direct Plan - Growth Plan	31.7763
Growth Plan	31.6322
Quarterly Dividend	11.7262
Bonus	12.0153
Semi Annual Dividend	13.5528
Date of Inception :	March 31, 1997
Expense Ratio	
Direct	1.04%
Non Direct	1.54%
Options	<ul style="list-style-type: none"> • Growth • Dividend (Reinvestment and Payout) 1. Quarterly Dividend 2. Semi-annual dividend • Bonus
Minimum Application size (Initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Ms. Shobheta Manglik
Benchmark	CRISIL Composite Bond Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	1738.57
	Source: AMFI

Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS					
Listed/Awaiting Listing on the Exchange					
Non Convertible Debentures					
Power Finance Corporation Limited	CRISIL AAA	7.67%	09.60% MAHARASHTRA - 2023	SOVEREIGN	1.17%
Rural Electrification Corporation Limited	CRISIL AAA	7.44%	09.20% GOI 30-SEP-2030	SOVEREIGN	0.97%
Power Grid Corporation of India Limited	CRISIL AAA	3.99%	09.25% MAHARASHTRA - 2023	SOVEREIGN	0.95%
Export-Import Bank of India	CRISIL AAA	2.81%	08.83% GOI 12-DEC-2041	SOVEREIGN	0.93%
National Bank for Agriculture & Rural Development	CRISIL AAA	1.58%	09.71% ANDHRA PRADESH - 2023	SOVEREIGN	0.65%
IDFC Limited	IND AAA	0.64%	09.39% GUJARAT - 2023	SOVEREIGN	0.64%
Steel Authority of India Limited	CARE AAA	0.31%	08.79% GOI 08-NOV-2021	SOVEREIGN	0.63%
LIC Housing Finance Limited	CRISIL AAA	0.13%	08.07% GOI 03-JUL-2017	SOVEREIGN	0.32%
National Bank for Agriculture & Rural Development	ICRA AAA	0.01%	08.59% ANDHRA PRADESH - 2023	SOVEREIGN	0.30%
Total		24.58%	08.68% GUJARAT - 2023	SOVEREIGN	0.25%
GOVERNMENT BONDS					
07.16% GOVT - 2023	SOVEREIGN	10.92%	08.10% KERALA - 2023	SOVEREIGN	0.21%
08.28% GOI 21-SEP-2027	SOVEREIGN	7.78%	Total		56.77%
08.20% GOI 24-SEP-2025	SOVEREIGN	5.91%	MONEY MARKET INSTRUMENT		
07.83% GOI 11-APR-2018	SOVEREIGN	5.81%	Commercial Paper/Certificate of Deposit		
08.32% GOI 02-AUG-2032	SOVEREIGN	5.20%	State Bank of Mysore	ICRA A1+	3.19%
08.33% GOI 09-JUL-2026	SOVEREIGN	4.26%	Corporation Bank	CRISIL A1+	3.13%
07.28% GOI 03-JUN-2019	SOVEREIGN	3.29%	State Bank of Travancore	CRISIL A1+	1.59%
08.12% GOI 10-DEC-2020	SOVEREIGN	3.13%	Total		7.91%
08.19% GOI 16-JAN-2020	SOVEREIGN	2.16%	Others		
08.83% GOI 25-NOV-2023	SOVEREIGN	1.29%	CBLO / Reverse Repo		9.62%
			Net Receivables / (Payables)		1.12%
			Net Assets		100.00%
			Average Maturity		7.53 years
			Modified Duration		4.59 years



Dividend History			
Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Quarterly Dividend			
25-Sep-13	11.7090	0.0935	0.0896
26-Jun-13	12.3118	0.1948	0.1866
25-Mar-13	12.1109	0.1762	0.1510
Direct - Quarterly Dividend			
25-Sep-13	11.9575	0.0935	0.0896

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

	Performance of Growth Option					
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	28/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Triple Ace Bond Fund(G)	4.83	9.60	6.57	31/Mar/1997	7.16	31340.90
Crisil Composite Bond Fund Index	3.49	9.53	5.61		NA	NA
Crisil 10 Yr Gilt Index [^]	2.45	8.03	3.26		NA	NA

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. [^]Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate regular and stable income for the unitholders of the Scheme. The corpus of the scheme would be invested primarily in debt market securities such as nonconvertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments. The scheme would invest predominantly in securities rated by the Credit Rating and Information Services of India Limited (CRISIL), or any other rating agency.

Exit Load: - For redemption on or before 9 months from the date of allotment or Purchase applying First in First out basis - 1.50% of Applicable Net Asset Value. For details on other funds managed by the Fund Manager, please refer page no 30

Fund Details

NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Growth	28.9109
Direct Plan - Quarterly Dividend Growth	12.2524 28.7798
Quarterly Dividend	12.1954
Date of Inception :	March 29, 2000
Expense Ratio	
Direct	1.00%
Non Direct	1.50%
Options	<ul style="list-style-type: none"> • Growth • Dividend option (Reinvestment and Payout) - Quarterly Dividend
Minimum Application size (Initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Ms. Shobheta Manglik
Benchmark	I-SEC Composite Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	42.82 Source: AMFI

Portfolio Allocation

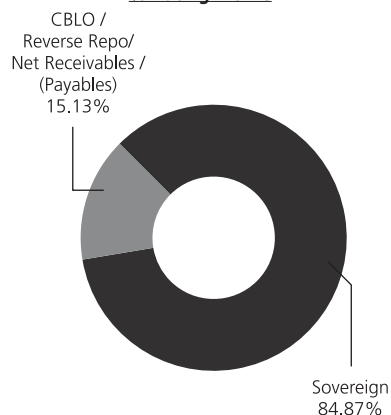
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			Treasury Bill		
GOVERNMENT BONDS			364 Days TBILL 20FEB14	SOVEREIGN	9.23%
08.32% GOI 02-AUG-2032	SOVEREIGN	19.12%	Total		9.23%
08.83% GOI 25-NOV-2023	SOVEREIGN	14.20%	Others		
08.28% GOI 21-SEP-2027	SOVEREIGN	8.80%	CBLO / Reverse Repo		22.13%
08.33% GOI 09-JUL-2026	SOVEREIGN	7.06%	Net Receivables / (Payables)		-7.00%
08.12% GOI 10-DEC-2020	SOVEREIGN	5.88%	Net Assets		100.00%
07.16% GOVT - 2023	SOVEREIGN	5.39%	Average Maturity		9.69 years
08.20% GOI 24-SEP-2025	SOVEREIGN	4.99%	Modified Duration		5.44 years
09.39% GUJARAT - 2023	SOVEREIGN	4.72%			
09.60% MAHARASHTRA - 2023	SOVEREIGN	1.91%			
07.83% GOI 11-APR-2018	SOVEREIGN	1.37%			
08.10% KERALA - 2023	SOVEREIGN	1.30%			
08.68% GUJARAT - 2023	SOVEREIGN	0.90%			
Total		75.64%			

Dividend History

Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate) (₹) Per Unit	Quantum of Dividend (Corporate) (₹) Per Unit
Quarterly Dividend			
25-Sep-13	12.0477	0.0935	0.0896
26-Jun-13	12.5137	0.2338	0.2239
25-Mar-13	12.1263	0.1762	0.1510
Direct Plan - Quarterly Dividend			
25-Sep-13	12.0928	0.0935	0.0896

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

% Rating Profile



Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
	Absolute Returns (%)					
L&T Gilt(G)	9.73	11.50	7.30	29/Mar/2000	8.00	28287.60
I-SEC Composite Gilt Index	4.97	10.07	6.30		NA	NA
Crisil 10 Yr Gilt Index ^	2.45	8.03	3.20		NA	NA

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate returns from a portfolio from investments in Government Securities.

Exit Load: - Nil.

For details on other funds managed by the Fund Manager, please refer page no 30

L&T Monthly Income Plan

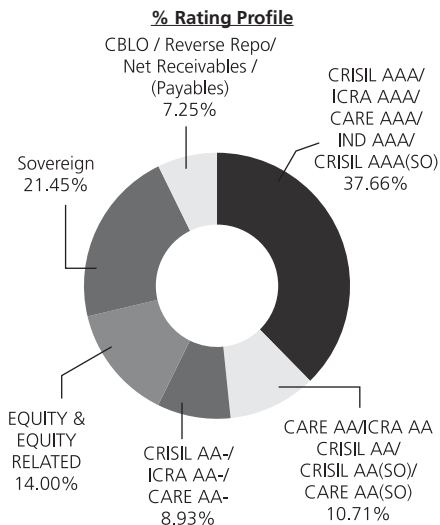
Data as on November 29, 2013

(Monthly Income is not assured and is subject to the availability of distributable surplus)



Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Growth Plan	22.7639
Direct Plan - Monthly Dividend	11.0345
Direct Plan - Quarterly Dividend	11.3615
Growth Plan	22.6406
Monthly Dividend	10.9713
Quarterly Dividend	11.2980
Date of Inception :	July 31, 2003
Expense Ratio	
Direct	1.65%
Non Direct	2.25%
Options	<ul style="list-style-type: none"> • Growth • Dividend (Reinvestment and Payout) 1. Monthly Dividend 2. Quarterly Dividend • Bonus
Minimum Application size (initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. Vikram Chopra (Debt portion) / Mr. Venugopal Manghat (Equity portion)
Benchmark	CRISIL MIP Blended Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	57.07
	Source: AMFI

Portfolio Allocation			Portfolio Allocation			
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets	
EQUITY & EQUITY RELATED			Total			
Listed/awaiting listing on the stock exchanges			14.00%			
Infosys Limited	Software	1.42%	DEBT INSTRUMENTS			
Reliance Industries Limited	Petroleum Products	1.00%	Listed/Awaiting Listing on the Exchange			
HDFC Bank Limited	Banks	0.99%	Non Convertible Debentures			
ITC Limited	Consumer Non Durables	0.69%	National Bank for Agriculture & Rural Development	CRISIL AAA	12.49%	
ICICI Bank Limited	Banks	0.54%	Tata Motors Limited	CARE AA	10.71%	
Idea Cellular Limited	Telecom - Services	0.52%	Tata Motors Finance Limited	CRISIL AA-	8.92%	
Bharti Airtel Limited	Telecom - Services	0.52%	Power Grid Corporation of India Limited	CRISIL AAA	5.74%	
Tech Mahindra Limited	Software	0.46%	National Housing Bank Corporation Limited	IND AAA	4.50%	
HCL Technologies Limited	Software	0.43%	Bharat Petroleum Corporation Limited	CRISIL AAA	4.45%	
Shree Cement Limited	Cement	0.41%	IDFC Limited	ICRA AAA	4.29%	
Indusind Bank Limited	Banks	0.39%	Power Finance Corporation Limited	CRISIL AAA	3.51%	
Oil & Natural Gas Corporation Limited	Oil	0.37%	Rural Electrification Corporation Limited	CRISIL AAA	2.69%	
Tata Consultancy Services Limited	Software	0.35%	Total		57.30%	
Axis Bank Limited	Banks	0.32%	GOVERNMENT BONDS			
Cairn India Limited	Oil	0.31%	08.28% GOI 21-SEP-2027	SOVEREIGN	18.12%	
Larsen & Toubro Limited	Construction Project	0.31%	08.32% GOI 02-AUG-2032	SOVEREIGN	3.33%	
United Spirits Limited	Consumer Non Durables	0.31%	Total		21.45%	
Bank of India	Banks	0.31%	Others			
Bajaj Finance Limited	Finance	0.28%	CBLO / Reverse Repo		5.40%	
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.28%	Net Receivables / (Payables)		1.85%	
Hero MotoCorp Limited	Auto	0.28%	Net Assets		100.00%	
Zee Entertainment Enterprises Limited	Media & Entertainment	0.26%	Average Maturity		5.55 years	
Sundaram Finance Limited	ICRA AA+	2.69%	Modified Duration		3.41 years	
Wipro Limited	Software	0.25%	Dividend History			
Bayer Cropscience Limited	Pesticides	0.24%	Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
Lupin Limited	Pharmaceuticals	0.23%	(₹) Per Unit			
Maruti Suzuki India Limited	Auto	0.23%	Monthly Dividend			
The Federal Bank Limited	Banks	0.22%	25-Nov-13	10.9981	0.0468	0.0448
Jyothy Laboratories Limited	Consumer Non Durables	0.21%	25-Oct-13	11.1745	0.0623	0.0597
NTPC Limited	Power	0.20%	25-Sep-13	11.0196	0.0623	0.0597
Housing Development Finance Corporation Limited	Finance	0.19%	Direct Plan - Monthly Dividend			
Tata Motors Limited	Auto	0.17%	25-Nov-13	11.0599	0.0468	0.0448
Volta Limited	Construction Project	0.17%	25-Oct-13	11.2308	0.0623	0.0597
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.17%	25-Sep-13	11.0692	0.0623	0.0597
Wabco India Limited	Auto Ancillaries	0.15%	Quarterly Dividend			
Sesa Sterilite Limited	Minerals / Mining	0.11%	25-Sep-13	11.2436	0.0935	0.0896
Castrol India Limited	Petroleum Products	0.11%	26-Jun-13	11.6495	0.1948	0.1866
State Bank of India	Banks	0.10%	25-Mar-13	11.7075	0.1674	0.1435
Exide Industries Limited	Auto Ancillaries	0.10%	Direct Plan - Quarterly Dividend			
Nestle India Limited	Consumer Non Durables	0.09%	25-Sep-13	11.2943	0.0935	0.0896
Oil India Limited	Oil	0.09%	Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.			
Den Networks Limited	Media & Entertainment	0.08%	(Monthly income/ dividend is not assured and subject to availability of distributable surplus.)			
Mphasis Limited	Software	0.06%				
Hindustan Petroleum Corporation Limited	Petroleum Products	0.04%				
Future Retail Limited	Retailing	0.03%				
Future Lifestyle Fashions Limited	Retailing	0.01%				



Performance of Growth Option						
	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	29/Sep/2011-28/Sep/2012	29/Sep/2010-29/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T MIP(G)	2.18	9.23	2.48	31/Jul/2003	8.21	22324.20
Cril MIP Blended Index	3.22	10.38	2.21		7.39	20665.72
Cril 10 Yr Gilt Index ^A	2.45	8.03	3.20		4.57	15753.60

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^AStandard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective (Monthly Income is not assured and is subject to the availability of distributable surplus): To generate monthly income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the scheme and there can be no assurance that the objective of the scheme will be realized.

Exit Load: - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year
For details on other funds managed by the Fund Manager, please refer page no 30

L&T MIP - Wealth Builder Fund

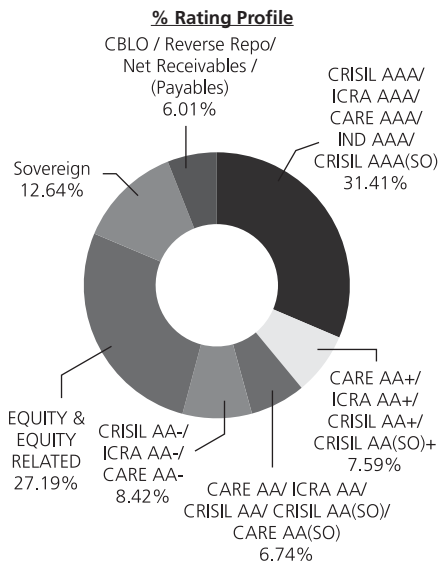


Data as on November 29, 2013

(Monthly Income is not assured and is subject to the availability of distributable surplus)

Fund Details	
NAV of Plans/Options (as on 29 November 2013)	₹
Direct Plan - Growth Plan	11.3150
Direct Plan - Monthly Dividend	10.5304
Direct Plan - Quarterly Dividend	10.7623
Growth Plan	11.2509
Monthly Dividend	10.4566
Quarterly Dividend	10.4916
Date of Inception :	October 18, 2011
Expense Ratio	
Direct	1.65%
Non Direct	2.28%
Options	<ul style="list-style-type: none"> • Growth • Dividend: <ol style="list-style-type: none"> 1. Monthly Dividend (Reinvestment and Payout) 2. Quarterly Dividend (Reinvestment and Payout)
Minimum Application size (initial)	₹10,000 and in multiples of ₹1/- thereafter
Additional Investment	₹1,000 and thereafter in multiples of ₹1/-
Minimum Redemption Size	₹1000 or 100 units
Fund Manager	Mr. Vikram Chopra (Debt portion) / Mr. Venugopal Manghat (Equity portion)
Benchmark	CRISIL MIP Blended Fund Index
AAUM (₹ In Crs) Quarter ended Sep 30, 2013	61.49
	Source: AMFI

Portfolio Allocation			Portfolio Allocation		
Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
EQUITY & EQUITY RELATED			DEBT INSTRUMENTS		
Listed/awaiting listing on the stock exchanges			Listed/Awaiting Listing on the Exchange		
Non Convertible Debentures					
Infosys Limited	Software	2.11%	National Bank for Agriculture & Rural Development	CRISIL AAA	11.78%
ITC Limited	Consumer Non Durables	1.47%	Tata Motors Finance Limited	CRISIL AA-	8.42%
Idea Cellular Limited	Telecom - Services	1.10%	Bajaj Finance Limited	CRISIL AA+	7.59%
ICICI Bank Limited	Banks	0.97%	Tata Motors Limited	CARE AA	6.74%
Zee Entertainment Enterprises Limited	Media & Entertainment	0.95%	National Housing Bank	IND AAA	4.25%
Bharti Airtel Limited	Telecom - Services	0.91%	Bharat Petroleum Corporation Limited	CRISIL AAA	4.20%
Reliance Industries Limited	Petroleum Products	0.87%	IDFC Limited	ICRA AAA	4.04%
Axis Bank Limited	Banks	0.86%	Power Finance Corporation Limited	CRISIL AAA	2.48%
Maruti Suzuki India Limited	Auto	0.85%	Rural Electrification Corporation Limited	CRISIL AAA	1.69%
Indusind Bank Limited	Banks	0.85%	Power Grid Corporation of India Limited	CRISIL AAA	1.61%
Oil & Natural Gas Corporation Limited	Oil	0.77%	National Bank for Agriculture & Rural Development	ICRA AAA	1.36%
HDFC Bank Limited	Banks	0.71%	Total		54.16%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.69%	GOVERNMENT BONDS		
Cairn India Limited	Oil	0.69%	08.28% GOI 21-SEP-2027	SOVEREIGN	6.36%
Tech Mahindra Limited	Software	0.69%	08.32% GOI 02-AUG-2032	SOVEREIGN	6.28%
Indraprastha Gas Limited	Gas	0.67%	Total		12.64%
Lupin Limited	Pharmaceuticals	0.65%	Others		
Wipro Limited	Software	0.64%	CBLO / Reverse Repo		3.14%
HCL Technologies Limited	Software	0.63%	Net Receivables / (Payables)		2.87%
Tata Consultancy Services Limited	Software	0.61%	Net Assets		100.00%
Hero MotoCorp Limited	Auto	0.61%	Average Maturity		4.67 years
Bayer Cropscience Limited	Pesticides	0.60%	Modified Duration		2.84 years
Larsen & Toubro Limited	Construction Project	0.57%			
United Spirits Limited	Consumer Non Durables	0.56%			
Bajaj Finance Limited	Finance	0.53%			
Housing Development Finance Corporation Limited	Finance	0.52%			
Bank of India	Banks	0.46%			
Torrent Pharmaceuticals Limited	Pharmaceuticals	0.46%			
The Federal Bank Limited	Banks	0.45%			
Wabco India Limited	Auto Ancillaries	0.45%			
Divi's Laboratories Limited	Pharmaceuticals	0.39%			
Hindustan Petroleum Corporation Limited	Petroleum Products	0.39%			
Volta Limited	Construction Project	0.39%			
Jyothy Laboratories Limited	Consumer Non Durables	0.37%			
Castrol India Limited	Petroleum Products	0.36%			
Tata Motors Limited	Auto	0.35%			
Den Networks Limited	Media & Entertainment	0.33%			
Exide Industries Limited	Auto Ancillaries	0.32%			
Sesa Sterlite Limited	Minerals / Mining	0.32%			
State Bank of India	Banks	0.29%			
Oil India Limited	Oil	0.26%			
Nestle India Limited	Consumer Non Durables	0.22%			
Mphasis Limited	Software	0.17%			
Future Retail Limited	Retailing	0.10%			
Future Lifestyle Fashions Limited	Retailing	0.03%			
Total		27.19%			



Dividend History			
Date of Declaration	NAV as on date of declaration (₹)	Quantum of Dividend (Non-Corporate)	Quantum of Dividend (Corporate)
(₹) Per Unit			
Monthly Dividend			
25-Jul-13	10.2347	0.0234	0.0224
25-Jun-13	10.3651	0.0468	0.0448
27-May-13	10.6739	0.0701	0.0597
Direct Plan - Monthly Dividend			
25-Oct-13	10.6142	0.0623	0.0597
27-May-13	10.7008	0.0701	0.0597
25-Apr-13	10.5834	0.0526	0.0448
Quarterly Dividend			
25-Sep-13	10.3320	0.0468	0.0448
26-Jun-13	10.5456	0.1559	0.1493
25-Mar-13	10.5888	0.1321	0.1133
Direct Plan - Quarterly Dividend			
26-Jun-13	10.5824	0.0468	0.0448

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.

(Monthly income/ dividend is not assured and subject to availability of distributable surplus.)

Performance of Growth Option				
	Absolute Returns (Period)		Since Inception	
	28/Sep/2012 - 30/Sep/2013		Date of Inception of the Scheme	PTP Returns* (in ₹)
	Absolute Returns (%)		CAGR Returns (%)	
L&T MIP Wealth Bulder Fund(G)	2.26		18/Oct/2011	5.02
CRISIL MIP Blended Index ^	3.22			6.82
CRISIL 10 Yr Gilt Index	2.45			6.13

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

Investment objective: To generate monthly income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the Scheme and there can be no assurance that the objective of the Scheme will be realized.

Exit Load: - 1.00% if redeemed <= 1 year, NIL if redeemed > 1 year
For details on other funds managed by the Fund Manager, please refer page no 30

Ready Reckoner For Schemes

Data as on November 29, 2013



Scheme	Options	Dividend Frequency	Minimum Investment Amount (₹)	Cheque/DD to be drawn in favour of
L&T Equity Fund (L&T EF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Equity Fund
L&T India Special Situations Fund (L&T ISSF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Special Situations Fund
L&T Tax Advantage Fund (L&T TAF)	<u>G</u> , <u>DP</u> & <u>DR</u>	At Trustee's Discretion	500 or in multiples of ₹ 500	L&T Tax Advantage Fund
L&T Indo Asia Fund (L&T IAF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Indo Asia Fund
L&T India Large Cap Fund (L&T ILCF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Large Cap Fund
L&T India Value Fund (L&T IVF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Value Fund
L&T India Prudence Fund (L&T IPF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Prudence Fund
L&T India Equity and Gold Fund (L&T IEGF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T India Equity and Gold Fund
L&T Midcap Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Midcap Fund
L&T Tax Saver Fund*	G , DP & DR	At Trustee's Discretion	N.A.	L&T Tax Saver Fund
L&T Infrastructure Fund	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Infrastructure Fund
L&T Flexi Bond Fund (L&T FBF)	<u>G</u> , DP & <u>DR</u>	<u>Monthly</u>	10,000	L&T Flexi Bond Fund
L&T Cash Fund (L&T CF)	<u>G</u> , DP & <u>DR</u>	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Cash Fund
L&T Low Duration Fund (L&T LDF)	<u>G</u> , DP & <u>DR</u>	Daily, Weekly, Monthly	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Low Duration Fund
L&T Global Real Assets Fund (L&T GRAF)	<u>G</u> , DP & <u>DR</u>	At Trustee's Discretion	5,000	L&T Global Real Assets Fund
L&T Short Term Income Fund (L&T STIF)	<u>G</u> , DP & <u>DR</u>	<u>Monthly</u>	10,000	L&T Short Term Income Fund
L&T Triple Ace Bond Fund	<u>G</u> , QD, SAD & B	<u>Quarterly</u> , Semi-annual: At Trustee's Discretion	10,000	L&T Triple Ace Bond Fund
L&T Monthly Income Plan	<u>G</u> , MD, QD & B	<u>Monthly</u> , Quarterly	10,000	L&T Monthly Income Plan
L&T MIP - Wealth Builder Fund	<u>G</u> , MD & QD	<u>Monthly</u> , Quarterly	10,000	L&T MIP - Wealth Builder Fund
L&T Floating Rate Fund	<u>G</u> & D	Daily, <u>Weekly</u> , Monthly	10,000	L&T Floating Rate Fund
L&T Gilt Fund	<u>G</u> , DP & <u>DR</u>	<u>Quarterly</u>	10,000	L&T Gilt Fund
L&T Liquid Fund	G , WD & <u>DDRIP</u>	Daily, <u>Weekly</u>	For all options (except DDRIP): 10,000 For DDRIP: 1,00,000	L&T Liquid Fund
L&T Ultra Short Term Fund	<u>G</u> , WD, MD, SAD & <u>DDRIP</u>	Daily, <u>Weekly</u> , Monthly, Semi-annual: At Trustee's Discretion	10,000	L&T Ultra Short Term Fund
L&T Income Opportunities Fund	<u>G</u> , D, QD & B	<u>Monthly</u> , Quarterly	10,000	L&T Income Opportunities Fund
L&T Short Term Opportunities Fund	<u>G</u> , D, QD & B	<u>Monthly</u> , Quarterly	10,000	L&T Short Term Opportunities Fund

* In order to comply with requirements of ELSS 2005 guidelines, further subscription/switch-in into L&T Tax Saver Fund is restricted with effect from November 23, 2012.

G-Growth, DP-Dividend Payout, DR-Dividend Reinvestment, D-Dividend

If an investor does not clearly indicate the choice of Plan, Option or dividend frequency in the application form, the underlined Plan, Option or dividend frequency will be taken as the default option and processed, subject to the minimum investment requirement and other conditions being fulfilled.

Sr. No.	Mr. S.N. Lahiri Total No. of years of experience: 21
1	L&T Equity Fund
2	L&T India Special Situations Fund
3	L&T Tax Advantage Fund
4	L&T India Equity and Gold Fund (Equity Component)
5	L&T Infrastructure Fund
6	L&T India Prudence Fund (Equity Component)
7	L&T Midcap Fund

Sr. No.	Mr. Venugopal Manghat Total No. of years of experience: 18
1	L&T India Large Cap Fund
2	L&T India Value Fund
3	L&T Indo Asia Fund
4	L&T Monthly Income Plan (Equity Component)
5	L&T MIP - Wealth Builder Fund (Equity Component)

Sr. No.	Mr. Rajesh Pherwani Total No. of years of experience: 16
1	L&T Tax Saver Fund
2	L&T Long Term Advantage Fund - I

Sr. No.	Mr. Abhijeet Dakshikar Total No. of years of experience: 10
1	L&T Equity Fund*
2	L&T India Large Cap Fund*
3	L&T India Special Situations Fund*
4	L&T India Value Fund*
5	L&T India Equity and Gold Fund*
6	L&T Indo Asia Fund*
7	L&T India Prudence Fund*
8	L&T Global Real Assets Fund

Sr. No.	Mr. Shriram Ramanathan Total No. of years of experience: 13
1	L&T Liquid Fund (Co-PM)
2	L&T Ultra Short Term Fund (Co-PM)
3	L&T Low Duration Fund
4	L&T Short Term Income Fund (Co-PM)
5	L&T Income Opportunities Fund
6	L&T Flexi Bond Fund (Co-PM)

Sr. No.	Mr. Mahesh Chhabria Total No. of years of experience: 14
1	L&T Liquid Fund (Co-PM)
2	L&T Cash Fund
3	L&T Ultra Short Term Fund (Co-PM)
4	L&T Floating Rate Fund
5	Fixed Maturity Plans

Sr. No.	Ms. Shobheta Manglik Total No. of years of experience: 11
1	L&T Triple Ace Bond Fund
2	L&T Gilt Fund
3	Fixed Maturity Plans

Sr. No.	Mr. Vikram Chopra Total No. of years of experience: 12
1	L&T India Equity and Gold Fund (Debt Portion)
2	L&T India Prudence Fund (Debt Portion)
3	L&T Monthly Income Plan (Debt Portion)
4	L&T MIP Wealth Builder (Debt Portion)
5	L&T Short Term Opportunities Fund
6	L&T Short term Income Fund (Co-PM)
7	L&T Flexi Bond Fund (Co-PM)

Performance of Growth Option

	Absolute Returns (Period)			Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013	30/Sep/2011-28/Sep/2012	30/Sep/2010-30/Sep/2011		CAGR Returns (%)	PTP Returns* (in ₹)
L&T Long Term Advantage Fund - I - Growth	-1.09	10.55	-20.86	27/Mar/2009	16.59	20000.00
S&P BSE 200	-1.11	13.77	-19.85		13.37	19494.01
S&P BSE SENSEX^	3.29	14.03	-18.01		7.17	19286.25

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013			CAGR Returns (%)	PTP Returns* (in ₹)
L&T Fixed Maturity Plan - Series VI - Plan B - Growth	9.42		16/Dec/2011	9.54	11773.60
Crisil Short Term Bond Fund Index	7.73			8.42	11559.13
Crisil 10 Yr Gilt Index ^	2.45			5.15	10941.04

	Absolute Returns (Period)		Date of Inception of the Scheme	Since Inception	
	28/Sep/2012-30/Sep/2013			CAGR Returns (%)	PTP Returns* (in ₹)
L&T Fixed Maturity Plan - Series VI - Plan D - Growth	8.77		20/Jan/2012	8.85	11546.50
Crisil Short Term Bond Fund Index	3.45			5.64	10975.60
Crisil 10 Yr Gilt Index ^	2.45			4.18	10718.73

Past performance may or may not be sustained in the future. * Point to Point (PTP) Returns in INR show the value of ₹10,000/- invested. ^Standard Benchmark Note: As per the SEBI standards for performance reporting, the since inception return is calculated on NAV of ₹10/- invested at inception. CAGR is compounded annualised. Date of inception is deemed to be date of allotment. Performance of Direct Plan is not shown as it has not completed 1 year from the date of its launch.

PM - Portfolio Manager

Performance of all the funds managed by the fund managers are mentioned above and included under the respective sections giving details of the schemes.

Returns are not provided for the Fixed Maturity Schemes/Plans which have not completed one year.

* For investments in Foreign Securities

WEST ZONE

MAHARASHTRA: **Mumbai (HO):** 6th Floor, Mafatlal Centre, Nariman Point, Mumbai 400 021. **Kolhapur:** Anant Towers, 1st Floor, Skys extension, Rajarampuri Road, Kolhapur 416 008. **Nagpur:** Chamber No. S-3, Yashoda Apartment, 1st Floor, Plot No. 20, Near Mata Mandir, Opp. Children's Traffic Park, Dharampeth, Nagpur 440 010. **Nashik:** 719 & 720, Plot No 28, Vise Mala Area, Sulochana Co-Operative Housing Society Limited, Nashik 440 010. **Pune:** Unit No. 406, 4th Floor, Nucleus Mall, 1, Church Road, Opposite to Police Commissioner Office, Camp, Pune 411 001. **MADHYA PRADESH:** **Bhopal:** 2nd Floor 131/3 M P Nagar, Major Shopping Centre Zone II, Scheme No 30, Bhopal 462 011. **Gwalior:** 2nd Floor, J.J. Plaza, Huzrat Chauraha, Iashkar, Gwalior 474 001. **Indore:** 118 City Centre, 570 M.G. Road, Indore 452 001. **GOA:** Edcon Towers, 1st Floor, Shop No. F2, Menezes Braganza Road, Panaji, Goa 403 001. **GUJARAT:** **Ahmedabad:** 301, Raindrops Building, Opp. Cargo Motors, C. G. Road, Ellis Bridge, Ahmedabad 380 006. **Bhavnagar:** Shop No. FF-5, Gopi Arcade, Waghawadi Road, Bhavnagar 364 002. **Jamnagar:** G-43, Ground Floor, Madhav Plaza, Opp sbi Bank, Near Lal Banglow, Jamnagar 361 001. **Rajkot:** 302-Metro Plaza, Near Eagle Travels, Moti Taki Chowk, Rajkot 360 001. **Surat:** Ground Floor "C" wing, Office No. G-9, ITC Building, Majuragate, Surat 395 002. **Vadodara:** UG/09, Concord, R. C. Dutt Road, Alkapuri, Vadodara 390 007.

SOUTH ZONE

KARNATAKA: **Bengaluru:** 17, Al- Noor, Palace Road, High Grounds, Bengaluru 560 052. **Hubli:** 1st Floor, Mohinder Plaza, Opp Galgali Nursing Home, Deshpande Nagar, Hubli 580 029. **Mangalore:** No-14-4-511-50, 3rd floor, Crystal-ARC, Balmata Road, Hampanakatta, Mangalore 575 001. **Mysore:** 133, 3rd floor, Shikha Towers, Ramavilas Road, Mysore 570 024. **KERALA:** **Trivandrum:** Parameswara Towers, T.C. 15/1948 (4), Ganapathy Kovil Road, Opp. Canarabank, Vazhuthacaud, Thiruvananthapuram 695 014. **Kochi:** 2nd Floor, Ventura, Edapally Bye pass Road, Edapally P.O. Kochi 682 024. **ANDHRA PRADESH:** **Hyderabad:** 4th floor, APDL Estates, 7-1-21/A, Survey No.341/1, Diagonally Opposite to Country Club, Begumpet, Hyderabad 500 017. **Vijaywada:** Door no. 40-5-6/1, Brundavana Colony, Tikkil Road, Street opposite to DV Manor Hotel, Labbipeta, Vijaywada 520 010. **Vishakhapatnam:** D.No : 47-14-4/5, Flat No:303, 2nd Floor, Eswara Paradise, Beside State Bank of India, Dwarakanagar Main road, Visakhapatnam 530 016. **TAMIL NADU:** **Chennai:** 6th Floor, K.G.N. Towers, No. 62 Ethiraj Salai (Commander- In- Chief Road), Egmore, Chennai 600 105. **Coimbatore:** Kovai Towers, 2nd Floor, 44, Balasundram Road, (RTO Office Road) Coimbatore 641 018. **Madurai:** 278, North Perumal Maistry Street, 1st Floor, Nadar Lane, Madurai 625 001. **Trichy:** 2nd Floor, Sterling Biz Park, C-86, North East Extn, Fort Station Road, Thillai Nagar, Trichy 620 018.

NORTH ZONE

NEW DELHI: 6th Floor, DCM Building, 16, Barakhamba Road, above Barakhamba Metro station, Connaught Place, New Delhi 110 001. **RAJASTHAN:** **Jaipur:** Unit No 201 & 202, Trimurty, V-Jay City Point, D-52 Ahinsa Circle, Ashok Marg, C-Scheme, Jaipur Rajasthan 302 001. **Jodhpur:** Jaya Enclave, 78-79/4, 1st A Road, Sardarpura, Jodhpur 342 003. **UTTARAKHAND:** **Dehradun:** Ground Floor - 24, Sri Radha Palace, 78, Rajpur Road, Opp. Pizza Hut, Dehradun 248 001. **JAMMU & KASHMIR:** **Jammu:** 70D/C, Gandhi Nagar, Near Valmiki Chowk, Jammu 180 004. **PUNJAB:** **Amritsar:** S.C.O 25, Mezzanine Floor, Distt. Shopping Complex, Ranjit Avenue B-Block, Amritsar 143 001. **Chandigarh:** SCO-487-488, Cabin No. 9-10, Second Floor, Sector 35 C, Chandigarh 160 022. **Jalandhar:** SCO: 47, 2nd Floor, Gauri Tower, Puda Complex, Opp. Tehsil Complex, Jalandhar 144 001. **Ludhiana:** SCO-10-11, 2nd Floor, Feroze Gandhi Market, Ludhiana 141 001. **UTTAR PRADESH:** **Agra:** Shop No. F, C-6, Block No. 41/4B, Friends Tower, Sanjay Place, Agra 282 002. **Allahabad:** UG-12, Vashishtha Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad 211 001. **Gorakhpur:** Shop No 19, 2nd Floor, Cross road The Mall, Bank Road, Gorakhpur 273 001. **Kanpur:** 717, 7th Floor, Kan Chambers, 14/113 Civil Lines, Kanpur 208 001. **Lucknow:** Office no. 104, 1st Floor, Sky High Chambers, 5 Park Road, Lucknow 226 001. **Meerut:** 2nd Floor, Metro Arcade, Tejarhi, Near BSNL Office, Meerut 250 004. **Varanasi:** Unit No D64/127, CH, Arihant Complex, Sagra, Varanasi 221 010.

EAST ZONE

BIHAR: **Patna:** Unit No. 609, 6th Floor, Hariniwas Complex, Dak Bunglow Road, Patna 800 001. **Dhanbad:** 1st Floor, Rathod Mansion, Bank More, Below UCO Bank, Dhanbad 826 001. **Jamshedpur:** Shop No. B, 1st Floor, R R Square, Bistupur, Jamshedpur 831 001, Jharkhand. **Ranchi:** 1st Floor, 45, Garikhana, Near PNB, Harmu Road, Ranchi 834 001. **WEST BENGAL:** **Durgapur:** B-27, Biplabi Rashbihari Basu Sarani, Bidhan Nagar, Sector 2A, Durgapur 713 212. **Kolkata:** 408, 4th floor, Azimganj House, 7, Camac Street, Kolkata 700 017. **Siliguri:** C/O Sonamotors, 3rd mile, 3rd floor, Sevoke Road, Siliguri 734 008. **CHATTISGARH:** **Raipur:** 1st floor, Mezzanine Floor, Chawla Complex, Sainagar, Devendra Nagar Road Raipur 492 001. **ORISSA:** **Bhubaneswar:** 1st Floor, Rajdhani House, 77 Janpath, Kharvel Nagar, Bhubaneswar, Orissa 751 001. **Cuttack:** Plot No-905/1735 Near College square post office college square Cuttack 753 003 **Rourkela:** Sector - 19, L&T House, Ambagan, Rourkela 769 005. **ASSAM:** **Guwahati:** 3rd Floor, DD Tower, Christian Basti, Guwahati 781 005.

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